



**FINANCE COMMITTEE AGENDA**  
**Room 400, Government Center**  
**Tuesday, March 6, 2007**

**4:00 p.m.**

1. Roll Call
2. Approval of Minutes: February 6, 2007
3. Departmental Matters
  - A. Robert Keller, Health Department Administrator
    - 1) Items to be Presented for Action:
      - a) Request Approval of an Ordinance of the McLean County Board Amending the 2007 Combined Appropriation and Budget Ordinance for Fund 0105 ("Ticket for a Cure Grant") 1-2
    - 2) Items to be Presented for Information:
      - a) General Report
      - b) Other
  - B. Don Lee, Director, Nursing Home
    - 1) Items to be Presented for Information:
      - a) Monthly Reports 3-5
      - b) General Report
      - c) Other
  - C. Becky McNeil, County Treasurer
    - 1) Items to be Presented for Information:  
*(Documents to be provided at meeting)*
      - a) Accept and place on file County Treasurer's Monthly Financial Reports as of February 28, 2007
      - b) General Report
      - c) Other
  - D. Jennifer Ho, Risk Management
    - 1) Items to be Presented for Information:
      - a) Actuarial Report – Pinnacle Actuarial Resources, Inc. 6-39
      - b) General Report
      - c) Other

- E. Jackie Dozier, County Auditor
- 1) Items to be Presented for Action:
    - a) Request Approval of Commerce Bank Commercial Card Agreement 40-49
    - b) Request Approval of Works™ Payment Manager Service Subscription Agreement 50-52
    - c) Request Approval of Authorization Agreement for Automatic Payments (ACH Debits) with Commerce Bank 53
    - d) Request Approval of Commerce Bank Corporate Resolution to Obtain Credit Card Account 54
    - e) Request Approval of Commerce Bank Credit Line 55
  - 2) Items to be Presented for Information:
    - a) General Report
    - b) Other
- F. Lee Newcom, County Recorder
- 1) Items to be Presented for Action:
    - a) Request Approval of Contract for Professional Services with MAXIMUS, Inc. 56-67
  - 2) Items to be Presented for Information:
    - a) General Report 68-89
    - b) Other

4. Recommend Payment of Bills and Transfers, if any, to County Board

5. Adjournment



**Budget Amendment Narrative**  
**Grant Fund 0105**  
**Ticket for a Cure Grant**

The McLean County Health Department was notified by the Illinois Department of Public Health's Office of Women's Health of the award of a \$32,000 grant for state fiscal year 08 covering the period March 1, 2007 through March 31, 2008. \$19,950 of that total is projected to be expended during calendar year 2007. The grant application was approved by the Board of Health at its January meeting. The majority of funds will be used to cover a portion of the department's public health communication specialist's time for the purpose of developing a social marketing campaign related to breast cancer early intervention. The campaign will involve design and placement of outdoor advertising and development and placement of electronic advertising. The promotions will stress the importance of early detection and encourages women to take time from their busy lives to schedule a mammogram. The program compliments the department's grant program called Friends for Life through the McLean County Susan G. Komen affiliate. There is no FTE amendment submitted with this amendment since it is not a continuing grant and the communications specialist's time will be allocated to Fund 0105 through the payroll and daily activity report systems.

**McLEAN COUNTY NURSING HOME**

**ACCRUED EXPENDITURE**

Prt Date February 27, 2007

	2007 BUDGET	2007 MONTHLY ALLOC	JAN,2007 ACCRUED EXPENSE	YTD ALLOC	ADJUSTED YTD EXPENSE	REMAINING BUDGET	YTD VARIANCE AMOUNT	PER CENT OF BUDGET SPENT	PROJECTED EXPENSE 12/31/07
SALARIES	3,572,075	303,041	308,153	303,020	308,153	3,263,922	5,133	8.63%	3,628,253
IMRF	285,766	24,271	24,652	24,271	24,652	261,114	382	8.63%	290,260
MED/LIFE	397,110	12,664	33,727	33,727	33,727	363,383	0	8.49%	397,110
SOC/SEC	273,264	23,209	23,574	23,209	23,574	249,690	365	8.63%	277,561
VAC LIAB	30,000	2,548	2,548	2,548	2,548	27,452	0	8.49%	30,000
SELLBACK	0	0	0	0	0	0	0	0.00%	#DIV/0!
PERSONNEL	4,558,215	365,732	392,654	386,775	392,654	4,165,561	5,879	8.61%	4,623,184
COMMODITIES	765,711	65,033	55,174	65,033	55,174	710,537	(9,859)	7.21%	649,624
CONTRACTUAL	1,529,375	128,635	329,356	129,892	329,356	1,200,019	199,464	21.54%	3,877,901
CAPITAL	179,240	15,223	0	15,223	0	179,240	(15,223)	0.00%	0
<b>GRAND TOTAL</b>	<b>7,032,541</b>	<b>574,624</b>	<b>777,184</b>	<b>596,923</b>	<b>777,184</b>	<b>6,255,357</b>	<b>180,260</b>	<b>11.05%</b>	<b>9,150,709</b>

**McLEAN COUNTY NURSING HOME**

**ACCRUED REVENUE**

Prt Date February 27, 2007

	2007 BUDGET	2007 MONTHLY ALLOC	JAN,2007 ACCRUED REVENUE	YTD ALLOC	ADJUSTED YTD REVENUE	REMAINING BUDGET	YTD VARIANCE AMOUNT	PER CENT OF BUDGET	PROJECTED REVENUE 12/31/07
MEDICARE REVENUE	766,500	65,100	80,029	65,100	80,029	686,471	14,929	10.44%	942,281
IDPA REVENUE	3,153,600	267,840	550,662	267,840	550,662	2,602,938	282,822	17.46%	6,483,604
SCHOOLING REIMB	0	0	0	0	0	0	0	#DIV/0!	0
WDC LAUNDRY	8,439	717	867	717	867	7,572	150	10.27%	10,204
JDC FOOD	35,000	2,973	3,239	2,973	3,239	31,761	267	9.26%	38,140
MEALS	600	51	94	51	94	506	43	15.67%	1,107
PVT PAY REVENUE	2,151,675	182,745	161,828	182,745	161,828	1,989,847	(20,917)	7.52%	1,905,394
UNCLASS	12,000	1,019	0	1,019	0	12,000	(1,019)	0.00%	0
INTEREST EARNED	97,990	8,322	(36,730)	8,322	(36,730)	134,720	(45,053)	-37.48%	(432,468)
SALE OF ASSETS	0	0	0	0	0	0	0	#DIV/0!	0
TRANSFER IN	579,004	49,176	49,845	49,176	49,845	529,159	670	8.61%	586,887
TELEPHONE REIMB	0	0	990	0	990	(990)	990	#DIV/0!	11,656
<b>TOTAL ACC REVENUE</b>	<b>6,804,808</b>	<b>577,943</b>	<b>810,825</b>	<b>577,943</b>	<b>810,825</b>	<b>5,993,983</b>	<b>232,882</b>	<b>11.92%</b>	<b>9,546,806</b>
<b>TOTAL ACC REVENUE</b>	<b>6,804,808</b>	<b>577,943</b>	<b>810,825</b>	<b>577,943</b>	<b>810,825</b>	<b>5,993,983</b>	<b>232,882</b>	<b>11.92%</b>	<b>9,546,806</b>
<b>LESS ACCRUED EXPENSE</b>	<b>(7,032,541)</b>	<b>(574,624)</b>	<b>(777,184)</b>	<b>(596,923)</b>	<b>(777,184)</b>	<b>(6,255,357)</b>	<b>(180,260)</b>	<b>11.05%</b>	<b>(9,150,709)</b>
<b>ACC REV - (ACC EXP)</b>	<b>(227,733)</b>	<b>3,319</b>	<b>33,641</b>	<b>(18,980)</b>	<b>33,641</b>	<b>(261,374)</b>	<b>52,622</b>		<b>396,097</b>
<b>PLUS CAP EXP</b>	<b>0</b>	<b>15,223</b>	<b>0</b>	<b>15,223</b>	<b>0</b>	<b>179,240</b>	<b>(15,223)</b>		<b>0</b>
<b>ACC BALANCE</b>	<b>(227,733)</b>	<b>18,542</b>	<b>33,641</b>	<b>(3,757)</b>	<b>33,641</b>	<b>(82,134)</b>	<b>37,398</b>		<b>396,097</b>

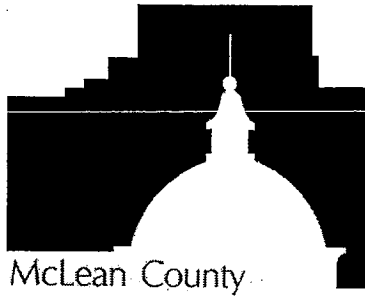


# McLEAN COUNTY NURSING HOME

CENSUS Report - 2007

MONTH	AVG MEDICARE	AVG PVT PAY	AVG IDPA	AVG IN HOUSE	AVG BED HOLD	AVG CENSUS	AVG VACANT
JANUARY	8.23	39.39	96.71	144.32	1.52	145.84	4.16
FEBRUARY						0.00	150.00
MARCH						0.00	150.00
APRIL						0.00	150.00
MAY						0.00	150.00
JUNE						0.00	150.00
JULY						0.00	150.00
AUGUST						0.00	150.00
SEPTEMBER						0.00	150.00
OCTOBER						0.00	150.00
NOVEMBER						0.00	150.00
DECEMBER						0.00	150.00

YTD AVERAGE 8.23 39.39 96.71 144.32 1.52 12.15 137.85  
 % OF CAPACITY 5.48% 26.26% 64.47% 96.22% 1.01% 8.10% 91.90%



**RISK MANAGEMENT OFFICE**

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Bloomington, IL 61702-2400

Memo to: Matt Sorensen, Chairman  
Members, Finance Committee

Cc: Jackie Dozier, County Auditor  
Becky McNeil, County Treasurer

Paul Vendetti, Pinnacle Actuarial Resources  
John Zeunik, County Administrator

From: Jennifer Ho

Date: February 28, 2007

Subject: Actuarial Analysis of Self-Insured Liabilities

The actuarial study of the County's self-insured liabilities as of December 31, 2006, conducted by Pinnacle Actuarial Resources, is enclosed for your perusal. The goal of the study was to determine the adequacy of our self-insured liabilities at December 31, 2006 and to provide a funding projection for 2007. The analysis is based on 15 years of experience which provided the "critical mass" for credible results.

Based on the analysis and the current exposure climate, the following conclusions can be drawn:

- 1). The County is in compliance with GASB 10 because actual reserves and available loss funds approximate projected costs.
- 2). The County needs to maintain a conservative approach in funding its self-insured liabilities due to the following factors:
  - a). the continued impact of the increased legal expenses
  - b). the impact of increased benefits and average severity of workers compensation claims
  - c). the pending outcome of the fire claim against IP.
- 3). While a less formal analysis in prior years has been adequate, an annual study will be prudent until the impact from the above factors has stabilized.

With respect to reserves, the analysis indicated projected reserves as of 12/31/2006 as \$ 1,481,441 vis-à-vis actual reserves of \$ 1,335,311 and a projected reserves of \$ 1,395,898 as of 12/31/2007. Projected reserves include a provision for unforeseen contingency due to unreported claims (IBNR), and excludes more recent claims development since our February meeting. When recent developments are considered, the difference between projected and actual will be reduced to \$ 98,701.

With respect to funding for 2007, the analysis indicates a total funding of \$ 608,712 on an undiscounted basis vis-à-vis budgeted funding of \$ 580,000 in all claims lines. In 2007, reserves for both the general liability and workers compensation claims lines were increased to reflect the 75% increase in legal fees for general liability claims, and the increases in claims severity and benefits costs that came into play in 2006, and the recognition that the charge-backs from the nursing home are reduced due to its improved workers compensation costs and the first-dollar coverage for nursing home liability insurance.

My thanks to the input received from the County Auditor and County Treasurer in reviewing this analysis. Mr. Paul Vendetti, the Principal Actuary engaged in this project, will provide an overview of the study at our March meeting. I will also be available to answer your questions.



**McLean County, IL**

***Loss Reserve and Funding Analysis  
as of 12/31/2006***

January 2007

*Pinnacle Actuarial Resources, Inc.  
2817 Reed Road, Suite 2  
Bloomington, Illinois 61704  
(309) 665-5010*

PINNACLE ACTUARIAL RESOURCES, INC.

# TABLE OF CONTENTS

Section	Page
<i>Purpose &amp; Scope</i> .....	1
<i>Distribution &amp; Use</i> .....	1
<i>Background &amp; Methodology</i> .....	2
General.....	2
Need for IBNR Reserves .....	2
Data Used.....	3
Methods Used .....	3
<i>Findings</i> .....	7
<i>Reliances &amp; Limitations</i> .....	8

## EXHIBITS

**McLean County, IL**  
**Loss Reserve Analysis as of 12/31/2006**

***Purpose & Scope***

Pinnacle Actuarial Resources, Inc. (Pinnacle) has been asked to perform an actuarial reserve and funding analysis of the retained casualty loss exposures for McLean County, IL. The purpose of the analysis is to estimate indicated losses reserves for McLean County's self-insured exposures at year end 2006 and 2007 and project funding requirements for 2007.

***Distribution & Use***

This report is intended solely for the internal use of McLean County, Illinois, their risk management staff and their other insurance program service providers. It is understood that this report may be distributed to McLean's auditors and may also be distributed to other service providers, including excess liability insurance carriers. Distribution to these parties is granted on the conditions that the entire report be distributed rather than any excerpts and that all recipients be made aware that Pinnacle is available to answer any questions regarding the report. These third parties should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by Pinnacle to the third party. Any further use or distribution is not authorized without prior written consent of Pinnacle.

Any reference to Pinnacle in relation to this report in any reports, accounts or other public documents or any verbal references issued by McLean County is not authorized without our prior written consent.

Judgments as to conclusions, recommendations, methods, and data contained in this report should be made only after studying the report in its entirety. Furthermore, we are available to explain any matter presented herein, and it is assumed that the user of this report will seek such explanation as to any matter in question.

## ***Background & Methodology***

We first make some general comments about McLean County and the nature of their retained workers compensation and casualty loss exposures. Next, we discuss the nature of incurred but not reported (IBNR) reserves and their significance. Third, we will discuss the data provided for our analysis. Fourth, we discuss the methodology employed to compute estimates of ultimate losses and required reserves.

### **General**

McLean County was incorporated in 1830 and is located 135 miles south of Chicago in Central Illinois. McLean's economic base is primarily education, farming and financial services.

McLean County is home to the cities of Bloomington-Normal, Illinois State University and Illinois Wesleyan University. The population of McLean County is approximately 160,000.

For many years, McLean has self-insured a portion of their workers compensation, auto liability and general liability loss exposures. The general liability exposure includes professional liability and law enforcement legal liability. The workers compensation self insurance program involved retaining a per occurrence retention that ranged from \$300,000 to \$400,000 with the current retention at \$350,000. The auto and general liability programs have had an SIR of \$250,000 for many years. Beginning in 1996 the claims are currently handled by Cannon Cochran Management Services. The County purchases excess coverage from commercial insurers.

### **Need for IBNR Reserves**

Despite prompt reporting of claims, the need for IBNR reserves for casualty loss exposures comes about from at least four sources:

- late reported claims, due to the normal lag between the time an incident occurs and injuries become manifest;
- claims that have been reported, but have no reserves assigned to them yet (so-called "pipeline" claims or RBNR - reported but not reserved);
- case reserves on open claims generally develop upward over time as more information becomes available; and,

- reopened claims.

We compute required IBNR herein in total, and make no attempt to measure these four components of IBNR separately. Throughout this report, we have used the term IBNR to include all indicated changes to case reserves, including allocated loss adjustment expense, regardless of the component from which they emanate. Furthermore, the term losses throughout this report, unless indicated otherwise, refers to both losses and allocated loss adjustment expenses (ALAE).

#### **Data Used**

We were provided detailed claim information for McLean's insurance program. The workers compensation and general liability data included detailed claim-level information for paid losses, case reserves, loss expenses and claim counts valued at December 31, 2006. Data for auto liability was provided for paid losses, case loss reserves, loss expenses and claim counts, in aggregate by policy year and valued as of December 31, 2006. Claim information for workers compensation and general liability were organized by loss year and claim information for auto liability was organized on a policy year basis. Pinnacle also isolated individual claim detail for claims in excess of the \$100,000 in current total incurred loss (paid plus case reserves) for the funding analysis and in excess of the self-insured retentions for the reserve analysis. We were also provided a summary of historical payroll, and revenues for McLean County. Vehicle counts were provided for 2005 and estimates of the remaining exposure years were made. It is Pinnacle's understanding the vehicle counts have remained constant throughout the exposure period under review.

#### **Methods Used**

Pinnacle was not able to develop loss development data directly from the McLean data for all lines. As a result, Pinnacle relied on industry benchmarks developed from an internal analysis of industry loss development data.

Three actuarial methods are used for developing estimates of ultimate historical losses and indicated loss reserves. In our selection of the ultimate losses based on the outcomes of these

methods, both a point estimate and a range of indicated reserves are produced. Estimates of the ultimate losses are developed in the enclosed Exhibits 2 and Exhibit 3.

The first two methods, commonly referred to as loss development techniques, use actual paid and reported loss experience that have emerged under their past insurance programs, subject to loss limitations (i.e. per occurrence self-insured retentions).

Next an expected loss method, referred to as a Bornhuetter-Ferguson (B-F) technique, estimates ultimate losses using a combination of expected losses (Payroll x Expected Loss Cost) and loss development techniques.

If we define:

A = Reported Incurred (or Paid) Losses

B = Expected Percentage of Ultimate Losses Reported (or Paid)

C = Exposure

D = Expected Loss Cost

then the estimated ultimate losses using the B-F technique is:  $A + [(C \times D) \times (1 - B)]$ .

Pinnacle developed B-F estimates using both paid and incurred losses. The exposures used were payroll for workers compensation, revenues for general liability and vehicle count for auto liability. The expected loss costs used in the B-F method are based primarily on the relationship between losses that have actually emerged to date and historical exposure.

Data was gathered to perform a fourth method called "Frequency and Severity" or "Counts and Averages" Methods. This method estimates ultimate losses by multiplying an estimate of the ultimate number of claims by a selected average cost per claim. The major advantage of this method is the anticipated accuracy of the estimate of the ultimate number of claims.

Development of ultimate claims is completed similar to the paid and incurred loss development

techniques described previously. Similarly, average claim costs (severities) were estimated using incurred claim severity development.

The details of the reserve analysis are shown in Exhibits 2 and Exhibit 3.

Projection of reserve requirements at 12/31/2007 for policy periods that have expired are based upon anticipated payment patterns using the selected ultimate losses from the 12/31/2006 analysis. For policy periods that have not yet been exposed to loss, (i.e. policies effective in 2007), the expected ultimate losses are based upon loss costs developed in the funding analysis. That is the ultimate losses are anticipated to equal the expected losses. Projecting reserve requirements for year end 2007 increases the uncertainty of the actual requirements and therefore should be reviewed at the each year end period to ensure reserves are reasonable.

The maintenance of a self insurance program is similar to that of a commercial insurer, with one major difference: A self insured is not required to maintain as large a capital/surplus account. However, the need for a risk margin, similar to surplus, to protect against adverse deviations is not diminished. This need is created by the several financial contingencies that operate on a self-insured fund of this type. A simulation routine was used to develop indicated reserves at higher levels of confidence. The simulation process uses selected statistical distributions and parameters based on the underlying claim frequency and severity in the McLean data. In particular, the routine simulated the expected number of claims using a Poisson frequency distribution. For each claim, a claim severity was simulated using a lognormal distribution. The parameters were selected to simulate the risk associated with both process risk (i.e., the random variation inherent in the claim settlement process) based on the assumed loss distributions and the selected parameters as well as the additional "parameter" risk that exists due to the risk that the selected theoretical loss distributions and their parameters will not be reflective of the true loss distributions.

Since there is a considerable delay between the beginning of the funding period and the actual payment of losses arising from that period, it is appropriate to recognize investment income to be

earned on funds held to pay unpaid liabilities. The expected payment patterns by year for McLean are shown in Exhibits 3, Page 4. Payments are assumed to occur at the midpoint of each year and are discounted to the valuation date and the beginning of the funding period. The discount factors reflect a 4.7% interest assumption. This interest rate is consistent with a conservative estimate of the anticipated long-term investment rate of return to be earned by fund assets. The calculation of the discount is on Exhibits 3, Page 4.

For the prospective funding analysis a slight difference in methods is required. In order to reflect the less frequent, more volatile nature of large losses, we elected to split the computation of expected losses at prospective self-insured retentions into primary and excess components. The analysis makes this distinction because the primary loss layer is more stable and predictable than the excess layer. For this analysis, we have used a primary layer of \$100,000. The excess layer corresponds to the current overall retention of 250K (i.e. \$150K excess of \$100K) for general liability and automobile liability, \$350K (i.e. \$250K excess of \$100K) for workers compensation. Exhibits 4a and 4b summarize these results.

An important assumption in this funding approach is that the loss experience of McLean is fully credible for the purpose of projecting future losses in the primary layer. The funding analysis does not use the paid loss development method or the paid B-F method.

Indicated loss costs for each period were calculated by dividing the selected ultimate losses by the exposures. The exposures for workers compensation was \$100 of payroll, for general liability \$1,000 of revenue and for auto number of vehicles. The loss costs for each period were adjusted for inflationary trends and historical changes in benefit levels. The assumed trend factors of 2% for workers compensation, 3% for auto liability and 5% general liability are based upon analysis of insurance industry data.



**Findings**

The total indicated funding for the upcoming fiscal year is (as shown in Exhibit 4a) is \$518,846 on a discounted basis. This estimate is derived by coverage as follows:

**2007 Projected Funding**

Cov.	Retention	Projected Exposure	Selected Loss Cost	Selected Loss Fund	Discount Factor @ 4.7%	Mean Discounted Funding
WC	400,000	299,719	1.709	512,319	0.856	438,381
GL	250,000	68,727	1.086	74,626	0.831	62,002
AL	250,000	137	158.89	21,767	0.848	18,462
Total				608,712		518,846

The total indicated reserves net of per occurrence retentions as of December 31, 2006 are approximately \$1.481 million on a discounted basis. The indicated reserves by line and year are also shown below. Projecting to December 31, 2007 the discounted reserves are \$1.395 million.

**Discounted Reserves Case and IBNR at Year End December 31, 20XX**

Year Ending	WC	GL	AL	Total Reserves	Total Reserves @75%
2006	1,351,877	107,136	22,435	1,481,447	1,733,293
2007	1,230,991	129,224	35,683	1,395,898	1,628,660

More detail is shown in Exhibit 1.

### *Reliances & Limitations*

Throughout our analysis, we have relied, without audit or verification, on historical data and qualitative information supplied by the McLean County. To the extent that any subsequent changes are noted that may have a material impact on our analysis, it is the responsibility of the McLean County to notify us of these changes so that they may be properly reflected.

Loss and loss adjustment expense reserve estimates are subject to potential errors of estimation due to the fact that the ultimate liability for claims is subject to the outcome of events yet to occur, e.g., jury decisions and attitudes of claimants with respect to settlements. Thus, no assurance can be given as to the adequacy of the indicated reserve level.

Our projection of future loss emergence is based on aggregate insurance industry loss development patterns. It is possible that these patterns may not be indicative of future loss development for McLean County. The data provided included losses and ALAE summaries and exposures by year. We have not anticipated any extraordinary changes to the legal, social, and economic environment which might affect the cost and frequency of claims.

We have employed techniques and assumptions that we believe are appropriate, and we believe the conclusions presented herein are reasonable, given the information currently available. However, it should be recognized that future loss emergence will likely deviate, perhaps substantially, from our estimates.

The funding and reserving requirements do not include provisions for unallocated loss adjustment expenses which is outside the scope of this study.

Further reliances and limitations are contained in the subsequent text, and in the exhibits accompanying the text. The exhibits should be considered an integral part of this report.

## INDEX OF EXHIBITS

<i>Exhibit</i>	<i>Description</i>
1	Loss Reserve Analysis - Summary
2	Loss Reserve Analysis at Year End 2006 and 2007 <ul style="list-style-type: none"><li>a. General Liability</li><li>b. Auto Liability</li><li>c. Worker Compensation</li></ul>
3	Loss Reserve Analysis <ul style="list-style-type: none"><li>a. General Liability</li><li>b. Auto Liability</li><li>c. Worker Compensation</li></ul>
4	Funding Analysis

**McLean County, Illinois**  
**Loss Reserve Analysis - Summary**  
**All Lines Losses at Retention Limits**  
**Indicated Reserves at 12/31/2006 and 12/31/2007**

Exhibit 1

Year		Selected	Indicated	Discounted	Discounted	Discounted
<u>Ending</u>	<u>Line</u>	Ultimate	Total	Total	Total	Total
(1)	(2)	<u>Losses</u>	<u>Reserve</u>	<u>Reserve</u>	<u>@ 75%</u>	<u>@ 80%</u>
		(3)	(4)	(5)	(6)	(7)
2006	WC	4,102,842	1,499,249	1,351,877	1,581,696	1,649,289
	GL	424,484	121,433	107,136	125,349	130,705
	AL	82,750	26,027	22,435	26,249	27,371
	Total	4,610,076	1,646,709	1,481,447	1,733,293	1,807,366
2007	WC	4,615,161	1,347,335	1,230,991	1,440,260	1,501,809
	GL	499,110	146,570	129,224	151,192	157,653
	AL	104,517	34,993	35,683	37,208	42,698
	Total	5,218,788	1,528,897	1,395,898	1,628,660	1,702,160

<u>Column</u>	
(1)	Year ending December 31
(3)	Exhibit 2, Col (6)
(4)	Exhibit 2, Col (8)
(5)	Exhibit 2, Col (10)
(6)	Exhibit 2, Col (11a)
(6)	Exhibit 2, Col (11b)

**McLean County, Illinois**  
Loss Reserve Analysis as of 12/31/2006  
General Liability Losses at Retention Limits

Accident Year (1)	Retention (2)	Estimated Revenue (000) (3)	Paid Losses (4)	Reported Incurred Losses (5)	Selected Ultimate Losses (6)	Indicated IBNR at 12/06 (7)	Total Reserves at 12/06 (8)	Discount Factor at 4.7% (9)	Discounted Reserves at 12/31/06 (10)	75% (11a)	80% (11b)	90% (11c)	95% (11d)
1997	250,000	43,874	95,182	95,182	95,182	0	0	0.9773	0	0	0	0	0
1998	250,000	44,653	3,140	3,140	3,140	0	0	0.9628	0	0	0	0	0
1999	250,000	49,181	23,723	23,723	23,723	0	0	0.9340	0	0	0	0	0
2000	250,000	49,877	4,304	4,304	4,304	0	0	0.9222	0	0	0	0	0
2001	250,000	57,327	63,885	63,885	63,885	0	0	0.9102	0	0	0	0	0
2002	250,000	58,332	2,817	3,000	3,000	183	183	0.8899	165	183	201	230	255
2003	250,000	64,088	68,437	70,750	70,750	2,313	50,938	0.8913	45,402	53,121	55,391	63,563	70,374
2004	250,000	63,092	75,024	85,000	85,000	9,976	21,981	0.8852	19,458	23,766	23,799	27,242	30,160
2005	250,000	64,171	21,381	33,000	33,000	11,619	11,619	0.8757	10,175	11,905	12,414	14,245	15,772
2006	250,000	65,454	5,788	20,033	42,500	22,467	36,712	0.8699	31,935	37,364	38,961	44,709	49,500
Total			303,052	377,926	424,484	46,558	121,433		107,136	125,349	130,705	149,990	166,080

Column (2)-(6)  
(6) Provided by McLean County  
(7) From Exhibit 3a, Page 1, Col (8b)  
(8) Col (6) - Col (5)  
(9) Col (6) - Col (4)  
(10) From Exhibit 3a, Page 4, Col (5b)  
(11) Col (8) x Col (9)  
(11) Col (10) x Confidence Level Factor

Confidence Level Factors 1.17 1.22 1.40 1.55

**McLean County, Illinois**  
Loss Reserve Analysis as of 12/31/2006  
General Liability Losses at Retention Limits

Account Year	Retention (2)	Estimated Revenue (000) (3)	Paid Losses (4)	Reported Incurred Losses (5)	Selected Ultimate Losses (6)	Indicated IBNR at 12/06 (7)	Total Reserves at 12/06 (8)	Expected % of U/L Losses Paid at 12/06 (9)	Expected Paid Loss between 12/06-12/07 (10)	Indicated Reserves as of 12/31/07 (12)	Discount Factor at 4.7% (13)	Discounted Reserves at 12/31/07 (14)	75% Confidence Level (15a)	90% Confidence Level (15b)	90% Confidence Level (15c)	95% Confidence Level (15d)
1997	250,000	49,874	95,182	95,182	95,182	0	0	97.48%	0	0	1.0000	0	0	0	0	0
1998	250,000	44,653	3,140	3,140	3,140	0	0	94.94%	-1	0	0.9773	0	-1	-1	-1	-1
1999	250,000	49,181	23,723	23,723	23,723	0	0	92.41%	0	0	0.9628	0	0	0	0	0
2000	250,000	49,877	4,304	4,304	4,304	0	0	89.87%	0	0	0.9540	0	0	0	0	0
2001	250,000	57,327	63,885	63,885	63,885	0	0	84.38%	0	0	0.9222	0	0	0	0	0
2002	250,000	58,332	2,817	2,817	3,000	183	183	77.48%	56	127	0.9102	116	136	141	162	180
2003	250,000	64,088	68,437	68,437	70,750	2,313	50,938	68.82%	14,138	36,800	0.8993	33,094	38,720	40,374	46,331	51,295
2004	250,000	63,092	75,024	75,024	85,000	9,976	21,981	57.07%	6,019	15,962	0.8913	14,228	16,646	17,368	19,919	22,053
2005	250,000	64,171	21,381	21,381	33,000	11,619	11,619	41.25%	3,128	8,491	0.8852	7,517	8,794	9,170	10,523	11,851
2006	250,000	65,454	5,788	20,033	42,500	22,467	36,712	23.76%	8,426	28,284	0.8757	24,770	28,981	30,219	34,678	38,393
2007	250,000	68,727	0	74,526	74,526	0	0	0.00%	17,721	56,805	0.8699	49,501	57,916	60,391	69,301	76,726
Total			303,052	377,926	499,110	46,568	121,433		49,488	146,570		129,224	151,192	157,653	180,914	200,297

Column (2)-(6) Provided by McLean County  
 (6) From Exhibit 3a, Page 1, Col (8b)  
 (7) Col (6) - Col (5)  
 (8) Col (6) - Col (4)  
 (9), (10) From Pinnacle analysis of industry data  
 (11) Col (6) - Col (4)] x [Col (10) - Col (9)] / [1 - Col (9)]  
 (12) Col (6) - [Col (4) + Col (11)]  
 (13) From Exhibit 3a, Page 4, Col (5b)  
 (14) Col (12) x Col (13)  
 (15) Col (14) x Confidence Level Factor

Confidence Level Factors 1.17 1.22 1.40 1.55

**McLean County, Illinois**  
Loss Reserve Analysis as of 12/31/2006  
Auto Liability Losses at Retention Limits

Accident Year (1)	Retention (2)	Estimated Vehicle (3)	Paid Losses (4)	Reported Incurred Losses (5)	Selected Ultimate Losses (6)	Indicated IBNR (7)	Total Reserves at 12/06 (8)	Discount Factor at 4.7% (9)	Discounted Reserves at 12/31/06 (10)	Confidence Level Reserves (11)		
										75%	90%	95%
2002	250,000		2,474	2,474	2,450	76	76	0.9230	70	82	98	109
2003	250,000		22,476	22,476	23,700	1,224	1,224	0.9166	1,122	1,313	1,571	1,739
2004	250,000	N/A	15,415	15,215	17,500	2,285	2,085	0.9026	1,862	2,202	2,635	2,917
2005	250,000		10,064	10,064	14,000	3,936	3,936	0.8880	3,495	4,089	4,264	5,418
2006	250,000		6,294	16,270	25,000	8,730	18,706	0.8482	15,866	18,563	19,356	22,212
Total			56,723	66,499	82,750	16,251	26,027		22,435	27,371	31,409	34,774

Confidence Level Factors 1.17 1.22 1.40 1.55

Column (2)-(5) Provided by McLean County  
(6) From Exhibit 3b, Page 1, Col (5b)  
(7) Col (5) - Col (5)  
(8) Col (5) - Col (4)  
(9) From Exhibit 3b, Page 4, Col (5b)  
(10) Col (8) x Col (9)  
(11) Col (10) x Confidence Level Factor

**McLean County, Illinois**  
Loss Reserve Analysis as of 12/31/2006  
Auto Liability Losses at Retention Limits

Accident Year (1)	Retention (2)	Estimated Vehicle (3)	Paid Losses (4)	Reported Incurred Losses (5)	Selected Ultimate Losses (6)	Indicated IBNR at 12/06 (7)	Total Reserves at 12/06 (8)	Expected % of U/L Losses Paid at 12/06 (9)	Expected % of U/L Losses Paid at 12/07 (10)	Expected Paid Loss between 12/06-12/07 (11)	Indicated Reserves as of 12/31/07 (12)	Discount Factor at 4.7% (13)	Discounted Reserves at 12/31/07 (14)	75% (15a)	80% (15b)	90% (15c)	95% (15d)
2002	250,000		2,474	2,474	2,550	76	76	88.54%	94.85%	42	34	0.9382	32	37	39	45	50
2003	250,000		22,476	22,476	23,700	1,224	1,224	79.17%	88.54%	551	673	0.9230	621	727	756	870	963
2004	250,000	N/A	15,415	15,215	17,500	2,285	2,085	63.88%	79.17%	879	1,206	0.9166	1,105	1,293	1,348	1,547	1,713
2005	250,000		10,064	10,064	14,000	3,936	3,936	43.17%	63.98%	1,441	2,495	0.9026	2,252	2,635	2,747	3,153	3,490
2006	250,000		6,284	16,270	25,000	8,730	18,706	22.54%	43.17%	4,983	13,723	0.8880	12,187	14,258	14,868	17,061	18,889
2007	250,000		0	0	21,767			0.00%	22.54%	4,906	16,862	0.8482	14,302	16,733	17,448	20,022	22,167
Total			56,723	66,499	104,517	16,251	26,027			12,802	34,993		30,498	35,683	37,208	42,698	47,272

Column (2)-(6) Provided by McLean County  
 (6) From Exhibit 3b, Page 1, Col (5b)  
 (7) Col (6) - Col (5)  
 (8) Col (6) - Col (4)  
 (9), (10) From Pinnacle analysis of industry data  
 (11) [Col (6) - Col (4)] x [Col (10) - Col (9)] / [1 - Col (9)]  
 (12) Col (6) - [Col (4) + Col (11)]  
 (13) From Exhibit 3b, Page 4, Col (5b)  
 (14) Col (12) x Col (13)  
 (15) Col (14) x Confidence Level Factor

Confidence Level Factors 1.17 1.22 1.40 1.55



McLean County, Illinois  
Loss Reserve Analysis as of 12/31/2006  
Workers Compensation Losses at Retention Limits

Accident Year (1)	Retention (2)	Estimated Payroll (00) (3)	Paid Losses (4)	Reported Incurred Losses (5)	Selected Ultimate Losses (6)	Indicated IBNR at 12/31/06 (7)	Total Reserves at 12/31/06 (8)	Discount Factor at 4.7% (9)	Discounted Reserves at 12/31/06 (10)	75% (11a)	90% (11b)	95% (11c)	95% (11d)
1997	300,000	182,458	278,900	271,343	278,900	7,557	0	0.9773	0	0	0	0	0
1998	300,000	191,664	311,995	311,996	311,995	0	1	0.9773	2,496	2,920	3,045	3,494	3,868
1999	300,000	189,562	409,244	405,901	405,901	0	2,657	0.9392	85,483	100,015	104,289	119,676	132,499
2000	300,000	209,310	270,949	359,690	364,795	5,205	93,846	0.9109	18,458	21,596	22,519	26,841	28,610
2001	300,000	232,974	278,183	269,684	298,750	29,066	20,667	0.8975	108,564	127,020	132,448	151,989	168,274
2002	300,000	244,709	348,905	460,383	470,000	9,617	121,095	0.8865	108,564	205,274	214,047	245,627	271,944
2003	300,000	250,050	117,764	303,144	312,500	9,356	194,736	0.9010	175,448	266,232	288,465	342,500	379,197
2004	400,000	262,621	162,886	409,144	432,500	23,356	270,114	0.9057	244,643	200,224	208,791	239,986	265,255
2005	400,000	266,458	247,623	351,060	435,000	83,940	187,177	0.9143	171,132	638,413	666,695	763,913	845,760
2006	350,000	285,446	163,444	676,898	792,500	115,602	609,056	0.8958	545,652	1,351,877	1,649,289	1,892,627	2,095,407
Total		2,603,593	3,818,143	4,102,842	283,899	1,489,249							

Column (2)-(5) Provided by McLean County  
(6) From Exhibit 3a, Page 1, Col (8b)  
(7) Col (6) - Col (5)  
(8) Col (6) - Col (4)  
(9) From Exhibit 3a, Page 4, Col (5b)  
(10) Col (8) x Col (9)  
(11) Col (10) x Confidence Level Factor

Confidence Level Factors 1.17 1.22 1.40 1.55



**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**General Liability Losses at Retention Limits**

**Exhibit 3a**  
**Page 1**

**I. Development of Indicated Loss Reserves**

Accident Year (1)	Reported Incurred Losses (2)	Industry Inc. Method (3)	Industry Paid Method (4)	Est. Ultimate Losses		Rptd. Counts & Averages (7)
				B-F Incurred Method (5)	B-F Paid Method (6)	
1997	95,182	95,182	97,639	95,182	95,913	95,182
1998	3,140	3,140	3,308	3,140	4,681	3,140
1999	23,723	23,723	25,873	23,723	26,347	23,723
2000	4,304	4,304	4,789	4,304	7,961	4,304
2001	63,885	65,138	75,756	64,705	70,580	63,885
2002	2,817	2,919	3,836	4,380	12,903	2,817
2003	68,437	72,891	26,787	71,533	35,611	72,212
2004	75,024	84,477	110,429	80,774	85,079	94,305
2005	21,381	27,488	51,831	33,337	53,006	48,443
2006	20,033	37,984	24,375	46,761	48,913	82,258
Total	377,928	417,241	426,223	427,839	440,995	490,269

Accident Year (1)	Range of Estimated Ultimate Losses @ Ret. Limits			Estimated Revenue (000) (9)	Estimated Loss Cost @ Retention Limit (10)
	Low (8a)	Selected (8b)	High (8c)		
1997	95,182	95,182	95,182	43,874	2.83
1998	3,140	3,140	3,300	44,653	0.09
1999	23,723	23,723	24,000	49,181	0.59
2000	4,304	4,304	4,800	49,877	0.10
2001	63,885	63,885	67,500	57,327	1.29
2002	2,817	3,000	4,000	58,332	0.08
2003	68,437	70,750	73,000	64,088	1.21
2004	81,000	85,000	95,000	63,092	1.43
2005	27,500	33,000	45,000	64,171	0.53
2006	38,000	42,500	45,000	65,454	0.65
Total	407,988	424,484	456,782	560,050	0.86

**Column**

- (2),(9) Provided by McLean County
- (3),(4) From Exhibit 3a, Page 2, Col (4) for Incurred and Paid respectively.
- (5),(6) From Exhibit 3a, Page 2, Col (9) for Incurred and Paid respectively.
- (7) From Exhibit 3a, Page 3, Col (10).
- (8) Judgmental selection
- (10) (8) / (9); trended at 3.0% to 2006.

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**General Liability Losses at Retention Limits**

**Exhibit 3a**  
**Page 2**

**II. Development of Ultimate Losses**

	<u>Accident Year</u>	<u>Losses</u>	<u>Industry Benchmark % of Ult</u>	<u>Benchmark Estimated Ultimate Losses</u>	<u>Estimated Revenue (000)</u>	<u>Expected Ultimate Losses</u>	<u>Expected % Future Development</u>	<u>Expected Future Development</u>	<u>B-F Expected Ultimate Losses</u>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Incurred</b>	1997	95,182	100.00%	95,182	43,874	29,054	0.00%	-	95,182
	1998	3,140	100.00%	3,140	44,653	30,457	0.00%	-	3,140
	1999	23,723	100.00%	23,723	49,181	34,551	0.00%	-	23,723
	2000	4,304	100.00%	4,304	49,877	36,091	0.00%	-	4,304
	2001	63,885	98.08%	65,136	57,327	42,727	1.92%	820	64,705
	2002	2,817	96.51%	2,919	58,332	44,780	3.49%	1,563	4,380
	2003	68,437	93.89%	72,891	84,088	50,675	6.11%	3,096	71,533
	2004	75,024	88.81%	84,477	63,092	51,384	11.19%	5,750	80,774
	2005	21,381	77.79%	27,486	64,171	53,830	22.21%	11,958	33,337
	2006	20,038	62.74%	37,984	65,454	56,554	47.26%	26,728	46,761
	<b>Total</b>	<b>377,926</b>		<b>417,241</b>	<b>560,050</b>	<b>430,103</b>		<b>49,913</b>	<b>427,839</b>

(10) Selected Ultimate Loss / Revenue (000) 0.86

<b>Paid</b>	1997	95,182	97.48%	97,639	43,874	29,054	2.52%	731	95,913
	1998	3,141	94.94%	3,308	44,653	30,457	5.06%	1,540	4,681
	1999	23,723	92.41%	25,673	49,181	34,551	7.59%	2,624	26,347
	2000	4,304	89.87%	4,789	49,877	36,091	10.13%	3,657	7,961
	2001	63,885	84.33%	75,756	57,327	42,727	15.67%	6,695	70,580
	2002	2,817	77.48%	3,636	58,332	44,780	22.52%	10,086	12,903
	2003	19,812	88.82%	28,787	64,088	50,675	31.18%	15,799	35,611
	2004	63,019	57.07%	110,429	63,092	51,384	42.93%	22,060	85,079
	2005	21,381	41.25%	51,831	64,171	53,830	58.75%	31,625	53,006
	2006	5,788	23.75%	24,375	65,454	56,554	76.25%	43,125	48,913
	<b>Total</b>	<b>303,052</b>		<b>426,223</b>	<b>560,050</b>	<b>430,103</b>		<b>137,943</b>	<b>440,995</b>

**Column**  
(2), (5) Provided by McLean County  
(3) From Pinnacle analysis of industry data  
(4) (2) / (3)  
(6) (5) x (10); detrended at 3.0% to 2006.  
(7) 1 - (3)  
(8) (6) x (7)  
(9) (2) + (8)

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**General Liability Losses at Retention Limits**

**Exhibit 3a**  
**Page 3**

**III. Development of Ultimate Losses**

	<u>Accident Year</u>	<u>Claim Counts</u>	<u>Expected % of Ultimate</u>	<u>Expected Ultimate # Claims</u>	<u>Selected Ultimate # Claims</u>	<u>Average Claim Severity</u>	<u>Expected % of Ultimate</u>	<u>Estimated Ultimate Severity</u>	<u>Selected Ultimate Severity</u>	<u>Estimated Ultimate Losses</u>	<u>Expected Frequency / Revenue (\$M)</u>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incurred	1997	9	100.00%	9	9	10,576	100.00%	10,576	10,576	95,182	0.21
	1998	6	98.41%	6	6	523	100.00%	523	523	3,140	0.13
	1999	10	95.43%	10	10	2,372	100.00%	2,372	2,372	23,723	0.20
	2000	10	95.81%	10	10	430	100.00%	430	430	4,304	0.20
	2001	9	95.62%	9	9	7,098	100.00%	7,098	7,098	63,885	0.16
	2002	4	95.05%	4	4	704	100.00%	704	704	2,817	0.07
	2003	13	94.36%	14	13	5,264	94.77%	5,555	5,555	72,212	0.20
	2004	12	92.42%	13	12	6,252	79.55%	7,859	7,859	94,305	0.19
	2005	10	79.61%	13	13	2,138	55.44%	3,857	3,857	48,443	0.20
2006	5	39.51%	13	13	4,007	17.51%	22,888	6,500	82,258	0.19	
	<b>Total</b>	<b>88</b>		<b>102</b>	<b>98</b>					<b>490,269</b>	

Column  
(2) Provided by McLean County  
(3), (7) From Pinnacle analysis of Industry data  
(4) (2) / (3)  
(5), (9) Judgmental selection  
(6) Exhibit 3a, Page 2, Col (2) / (2)  
(8) (6) / (7)  
(10) (5) x (9)  
(11) (5) / Exhibit 3a, Page 1, Col (9)

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**General Liability Losses at Retention Limits**

**Exhibit 3a**  
**Page 4**

IV. Time Value of Money Computation  
Discount Rate Assumption:

Years of Maturity (1)	% of Ultimate Paid		4.0%		4.7%	
	Cum. (2)	Incr. (3)	% Unpaid Beg. of Year (4a)	Present Value Factor (5a)	% Unpaid Beg. of Year (4b)	Present Value Factor (5b)
0	0	0	100.00%	0.8530	100.00%	0.8308
1	23.75%	23.75%	100.00%	0.8871	100.00%	0.8699
2	41.25%	17.51%	76.25%	0.8923	76.25%	0.8757
3	57.07%	15.82%	58.75%	0.9006	58.75%	0.8862
4	68.82%	11.78%	42.93%	0.9060	42.93%	0.8913
5	77.48%	8.65%	31.18%	0.9130	31.18%	0.8993
6	84.33%	6.85%	22.52%	0.9225	22.52%	0.9102
7	89.87%	5.54%	15.87%	0.9330	15.87%	0.9222
8	92.41%	2.54%	10.13%	0.9433	10.13%	0.9340
9	97.48%	5.08%	7.59%	0.9681	7.59%	0.9628
10	100.00%	2.52%	2.52%	0.9806	2.52%	0.9773
Given	Exh. 2 Page 2	current (2) - prior (2)	1.0 - (2)		1.0 - (2)	

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Auto Liability Losses at Retention Limits**

**Exhibit 3b**  
**Page 1**

**I. Development of Indicated Loss Reserves**

Policy Year (1)	Reported Incurred Losses (2)	Industry Inc. Method (3)	Est. Ultimate Losses		Rptd. Counts & Averages (5)
			Industry Paid Method (4)		
2002	2,474	2,537	2,794		2,503
2003	22,476	23,696	28,388		23,884
2004	15,215	17,165	24,094		17,969
2005	10,064	13,113	23,312		14,052
2006	16,270	29,363	27,928		13,000
<b>Total</b>	<b>66,499</b>	<b>85,874</b>	<b>106,517</b>		<b>71,427</b>

Policy Year (1)	Range of Estimated Ultimate Losses @ Ret. Limits		
	Low (6a)	Selected (6b)	High (6c)
2002	2,474	2,550	2,600
2003	22,476	23,700	24,000
2004	15,215	17,500	20,000
2005	13,000	14,000	17,500
2006	16,270	25,000	30,000
<b>Total</b>	<b>69,435</b>	<b>82,750</b>	<b>94,100</b>

**Column**  
(2) Provided by McLean County  
(3),(4) From Exhibit 3b, Page 2, Col (4) for Incurred and Paid respectively  
(5) From Exhibit 3b, Page 3, Col (10) for Reported and Paid respectively  
(6) Judgmental selection

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Auto Liability Losses at Retention Limits**

**Exhibit 3b**  
**Page 2**

**II. Development of Ultimate Losses**

	<u>Policy Year</u>	<u>Losses</u>	<u>Industry Benchmark % of Ult</u>	<u>Benchmark Estimated Ultimate Losses</u>
	(1)	(2)	(3)	(4)
<b>Incurred</b>	2002	2,474	97.50%	2,537
	2003	22,476	94.85%	23,696
	2004	15,215	88.64%	17,165
	2005	10,064	76.78%	13,113
	2006	16,270	55.41%	29,363
	<b>Total</b>	<b>66,499</b>		<b>65,874</b>
<b>Paid</b>	2002	2,474	88.54%	2,794
	2003	22,476	79.17%	28,389
	2004	15,415	63.98%	24,094
	2005	10,064	43.17%	23,312
	2006	6,294	22.54%	27,928
	<b>Total</b>	<b>56,723</b>		<b>106,517</b>

Column  
 (2) Provided by McLean County  
 (3) From Pinnacle analysis of industry data  
 (4) (2) / (3)



**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Auto Liability Losses at Retention Limits**

**Exhibit 3b**  
**Page 3**

**III. Development of Ultimate Losses**

	<u>Policy Year</u> (1)	<u>Claim Counts</u> (2)	<u>Expected % of Ultimate</u> (3)	<u>Expected Ultimate # Claims</u> (4)	<u>Selected Ultimate # Claims</u> (5)	<u>Average Claim Severity</u> (6)	<u>Expected % of Ultimate</u> (7)	<u>Estimated Ultimate Severity</u> (8)	<u>Selected Ultimate Severity</u> (9)	<u>Estimated Ultimate Losses</u> (10)
<b>Incurring</b>	2002	3	99.63%	3	3	825	98.82%	834	834	2,503
	2003	5	99.47%	5	5	4,495	94.11%	4,777	4,777	23,884
	2004	2	98.75%	2	2	7,608	84.58%	8,994	8,994	17,989
	2005	3	93.24%	3	3	3,355	76.81%	4,367	4,367	14,052
	2006	1	56.54%	2	2	16,270	49.40%	32,937	6,500	13,000
	<b>Total</b>	<b>14</b>		<b>15</b>	<b>15</b>					<b>71,427</b>

Column  
(2) Provided by McLean County  
(3), (7) From Pinnacle analysis of industry data  
(4) (2) / (3)  
(5), (9) Judgmental selection  
(6) Exhibit 3b, Page 2, Col (2) / (2)  
(8) (6) / (7)  
(10) (5) x (9)

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Auto Liability Losses at Retention Limits**

**Exhibit 3b**  
**Page 4**

**IV. Time Value of Money Computation**  
**Discount Rate Assumption:**

Years of Maturity (1)	% of Ultimate Paid		4.0%		4.7%	
	Cum. (2)	Incr. (3)	% Unpaid Beg. of Year (4a)	Present Value Factor (5a)	% Unpaid Beg. of Year (4b)	Present Value Factor (5b)
0	0	0	100.00%	0.8684	100.00%	0.8482
1	22.54%	22.54%	100.00%	0.9031	100.00%	0.8880
2	43.17%	20.63%	77.46%	0.9158	77.46%	0.8026
3	63.98%	20.81%	56.63%	0.9280	56.63%	0.9166
4	79.17%	15.19%	36.02%	0.9335	36.02%	0.9230
5	88.54%	9.37%	20.83%	0.9352	20.83%	0.9248
6	93.41%	4.87%	11.46%	0.9339	11.46%	0.9234
7	96.16%	2.75%	6.59%	0.9355	6.59%	0.9251
8	97.50%	1.34%	3.84%	0.9393	3.84%	0.9294
9	98.23%	0.73%	2.50%	0.9538	2.50%	0.9462
10	100.00%	1.77%	1.77%	0.9806	1.77%	0.9773
Given	Exh. 2 current (2) - Page 2 prior (2)		1.0 - (2)		1.0 - (2)	

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Workers Compensation Losses at Retention Limits**

**Exhibit 3c**  
**Page 1**

**I. Development of Indicated Loss Reserves**

Accident Year (1)	Reported Incurred Losses (2)	Industry Inc. Method (3)	Industry Paid Method (4)	Est. Ultimate Losses		Rptd. Counts & Averages (7)
				B-F Incurred Method (5)	B-F Paid Method (6)	
1997	271,343	271,343	278,900	271,343	278,900	270,957
1998	311,996	311,998	311,995	311,996	311,995	311,834
1999	405,901	405,901	429,455	405,901	422,248	408,994
2000	359,590	370,748	291,448	370,199	295,741	362,739
2001	269,684	278,330	304,016	282,117	312,189	273,537
2002	460,383	475,143	393,888	473,703	397,873	471,009
2003	303,144	315,992	141,854	321,315	193,659	321,901
2004	409,144	440,558	222,206	444,452	295,691	447,439
2005	351,060	412,038	441,869	426,896	472,867	455,015
2006	676,898	1,232,076	842,387	925,034	614,199	527,000
Total	3,819,143	4,514,124	3,658,015	4,232,956	3,595,361	3,850,425

Accident Year (1)	Range of Estimated Ultimate Losses @ Ret. Limits			Estimated Payroll (00) (9)	Estimated Loss Cost	
	Low (8a)	Selected (8b)	High (8c)		@ Retention Limit (10)	@ \$100K Limit (11)
1997	271,343	278,900	278,900	182,458	1.53	1.52
1998	311,995	311,998	312,364	191,664	1.83	1.59
1999	405,901	405,901	405,901	188,562	2.15	2.06
2000	359,590	364,795	370,000	209,310	1.74	1.64
2001	290,000	298,750	307,600	232,974	1.28	1.18
2002	465,000	470,000	475,000	244,709	1.92	1.73
2003	305,000	312,500	320,000	250,050	1.25	1.11
2004	425,000	432,500	440,000	282,621	1.65	1.38
2005	425,000	435,000	445,000	268,458	1.63	1.34
2006	750,000	792,500	835,000	285,448	2.78	2.27
Total	4,008,829	4,102,842	4,189,665	2,314,263		1.58

**Column**  
(2),(9) Provided by McLean County  
(3),(4) From Exhibit 3c, Page 2, Col (4) for Incurred and Paid respectively  
(5),(6) From Exhibit 3c, Page 2, Col (9) for Incurred and Paid respectively  
(7) From Exhibit 3c, Page 3, Col (10) for Reported and Paid respectively  
(8) Judgmental selection  
(10) (8) / (9)  
(11) Col (10) adjusted for varying retention limits; trended at 2.0% to 2006.

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Workers Compensation Losses at Retention Limits**

**Exhibit 3c**  
**Page 2**

**II. Development of Ultimate Losses**

	<u>Accident Year</u>	<u>Losses</u>	<u>Industry Benchmark % of Ult</u>	<u>Benchmark Estimated Ultimate Losses</u>	<u>Estimated Payroll (00)</u>	<u>Expected Ultimate Losses</u>	<u>Expected % Future Development</u>	<u>Expected Future Development</u>	<u>B-F Expected Ultimate Losses</u>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<b>Incurred</b>	1997	271,343	100.00%	271,343	182,458	289,569	0.00%	-	271,343
	1998	311,996	100.00%	311,996	191,664	310,263	0.00%	-	311,996
	1999	405,901	100.00%	405,901	188,562	311,346	0.00%	-	405,901
	2000	359,590	96.89%	370,748	209,310	352,516	3.01%	10,609	370,199
	2001	266,684	96.89%	278,330	232,974	400,217	3.11%	12,433	282,117
	2002	460,383	96.89%	475,143	244,709	428,784	3.11%	13,320	473,703
	2003	303,144	95.93%	315,992	250,050	446,906	4.07%	18,171	321,316
	2004	409,144	92.87%	440,558	262,621	495,171	7.13%	35,308	444,452
	2005	351,060	85.20%	412,036	266,458	512,455	14.80%	75,836	426,896
	2006	676,898	54.94%	1,232,076	285,446	550,674	45.06%	248,136	925,034
<b>Total</b>		<b>3,819,143</b>		<b>4,514,124</b>	<b>2,314,253</b>	<b>4,097,900</b>		<b>413,813</b>	<b>4,232,956</b>

(10) Selected Ultimate Loss / Payroll (00) 1.58

<b>Paid</b>	1997	278,900	100.00%	278,900	182,458	289,569	0.00%	-	278,900
	1998	311,996	100.00%	311,996	191,664	310,263	0.00%	-	311,996
	1999	403,244	93.90%	429,455	188,562	311,346	6.10%	19,002	422,248
	2000	270,949	92.97%	291,446	209,310	352,516	7.03%	24,792	295,741
	2001	278,183	91.50%	304,015	232,974	400,217	8.50%	34,006	312,189
	2002	348,905	88.58%	393,888	244,709	428,784	11.42%	48,968	397,873
	2003	117,764	83.02%	141,854	250,050	448,906	16.98%	75,895	193,659
	2004	162,386	73.08%	222,206	262,621	495,171	26.92%	133,305	295,691
	2005	247,823	56.09%	441,869	266,458	512,455	43.91%	225,044	472,867
	2006	183,444	21.78%	842,387	285,446	550,674	78.22%	430,755	614,199
<b>Total</b>		<b>2,603,593</b>		<b>3,658,016</b>	<b>2,314,253</b>	<b>4,097,900</b>		<b>991,768</b>	<b>3,595,361</b>

Column  
(2),(5) Provided by McLean County  
(3) From Pinnacle analysis of Industry data  
(4) (2) / (3)  
(6) (5) x (10); adjusted for varying retention limits; detrended at 2.0% to 2006.  
(7) 1 - (3)  
(8) (6) x (7)  
(9) (2) + (8)

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Workers Compensation Losses at Retention Limits**

**Exhibit 3c**  
**Page 3**

III. Development of Ultimate Losses

	<u>Accident Year</u>	<u>Claim Counts</u>	<u>Expected % of Ultimate</u>	<u>Expected Ultimate # Claims</u>	<u>Selected Ultimate # Claims</u>	<u>Average Claim Severity</u>	<u>Expected % of Ultimate</u>	<u>Estimated Ultimate Severity</u>	<u>Selected Ultimate Severity</u>	<u>Estimated Ultimate Losses</u>	<u>Expected Frequency / Payroll (\$M)</u>
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Incurred	1997	76	99.93%	76	76	3,570	100.21%	3,563	3,563	270,957	4.17
	1998	105	99.77%	105	105	2,971	100.29%	2,963	2,963	311,834	5.49
	1999	73	99.86%	73	73	5,580	99.58%	5,584	5,584	408,994	3.88
	2000	64	99.50%	64	64	5,619	99.63%	5,639	5,639	362,739	3.07
	2001	44	99.11%	44	44	6,129	99.47%	6,162	6,162	273,537	1.91
	2002	76	98.44%	77	76	6,058	97.74%	6,197	6,197	471,009	3.11
	2003	65	97.17%	67	66	4,664	95.62%	4,877	4,877	321,901	2.64
	2004	88	94.47%	72	70	6,017	94.13%	6,392	6,392	447,439	2.87
	2005	84	85.64%	75	75	5,485	90.09%	6,089	6,089	455,015	2.80
	2006	86	49.14%	85	85	10,256	57.62%	17,801	6,200	527,000	2.98
Total		701		739	735					3,850,425	

Column  
(2) Provided by McLean County  
(3), (7) From Pinnacle analysis of industry data  
(4) (2) / (3)  
(5), (9) Judgmental selection  
(6) Exhibit 3c, Page 2, Col (2) / (2)  
(8) (6) / (7)  
(10) (5) x (9)  
(11) (5) / Exhibit 3c, Page 1, Col (9)

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Workers Compensation Losses at Retention Limits**

**Exhibit 3c**  
**Page 4**

IV. Time Value of Money Computation  
Discount Rate Assumption:

Years of Maturity (1)	% of Ultimate Paid		4.0%		4.7%	
	Cum. (2)	Incr. (3)	% Unpaid Beg. of Year (4a)	Present Value Factor (5a)	% Unpaid Beg. of Year (4b)	Present Value Factor (5b)
0	0	0	100.00%	0.8749	100.00%	0.8557
1	21.78%	21.78%	100.00%	0.9009	100.00%	0.8959
2	56.09%	34.31%	78.22%	0.9258	78.22%	0.9143
3	73.08%	16.99%	43.91%	0.9184	43.91%	0.9057
4	83.02%	9.94%	26.92%	0.9143	26.92%	0.9010
5	88.58%	5.56%	16.98%	0.9106	16.98%	0.8965
6	91.50%	2.92%	11.42%	0.9116	11.42%	0.8975
7	92.97%	1.46%	8.50%	0.9233	8.50%	0.9109
8	93.80%	0.93%	7.03%	0.9479	7.03%	0.9392
9	100.00%	6.10%	6.10%	0.9606	6.10%	0.9773
10	100.00%	0.00%	0.00%	0.0000	0.00%	0.0000
Given	Exh. 2 Page 2	current (2) - prior (2)	1.0 - (2)		1.0 - (2)	

**McLean County, Illinois**  
**Loss Reserve Analysis as of 12/31/2006**  
**Workers Compensation Losses at Retention Limits**

Exhibit 3c  
Page 5

V. Development of Excess Loss Provision

Policy Year (1)	Ultimate \$100,000 Losses (2)	Reported 200 x 100 Losses (3)	Expected % of Excess Losses Reported (4)	Estimated Ultimate 200 x 100 Losses Method 1 Method 2 (5a) (5b)		Selected Ultimate (6)	Trend Factor (7)	Trended Excess Percent (8)	"a priori" Excess Fund % (9)	Selected (10)
1997	233,733	45,167	100.0%	45,167	45,167	45,167	1.207	23.3%		
1998	311,998	0	100.0%	0	0	0	1.183	0.0%		
1999	380,124	17,857	90.6%	19,707	24,565	24,565	1.180	7.5%		
2000	354,769	1,018	86.9%	1,172	9,779	9,779	1.137	3.1%		
2001	265,011	24,748	84.0%	29,484	32,723	32,723	1.115	13.8%		
2002	324,929	128,388	81.1%	158,271	139,921	139,921	1.093	47.1%		
2003	292,134	0	87.2%	0	18,029	18,029	1.072	6.6%		
2004	184,238	203,101	46.2%	439,898	221,746	221,746	1.051	128.5%		
2005	368,402	0	21.3%	0	54,522	54,522	1.030	15.2%		
2006	538,325	103,640	4.4%	2,359,673	200,400	200,400	1.010	37.6%		
Total	3,253,662	523,920		3,053,350	748,854	746,854		24.4%	18.8%	
								200 xs 100		20.0%
								250 xs 100		22.1%
								300 xs 100		24.1%

- Column  
(2) Exhibit 3c, Page 1, Col (8b) - Col (8c)  
(3) Provided by County  
(4) Based upon a Pinnacle Internal review  
(5a) Col (3) / Col (4)  
(5b) Col (2) x Col (9) + [1 - Col (4)] x Col (3)  
(6) Judgment  
(7) Trended at 2%  
(8) Col (6) / Col (2) x Col (7)  
(9) Based upon a Pinnacle Internal review  
(10) Judgment

**McLean County, Illinois  
Summary of Projected Loss Costs**

Development of Funding Projection 2007

Cov. (1)	Accident Year (2)	Retention (3)	Projected Exposure (4)	Indicated Loss Cost (5)	Selected Loss Cost (6)	Selected Loss Fund (7)	Discount Factor @4% (8)	Mean Discounted Funding (9)
WC	2007	350,000	299,719	1,709	1,709	512,319	0.856	438,381
GL	2007	250,000	68,727	1,086	1,086	74,626	0.831	62,002
AL	2007	250,000	137	158.89	158.89	21,767	0.848	18,462
<b>Total</b>						<b>608,712</b>		<b>518,846</b>

Column

- (3)-(4) Provided by County
- (7) Col (4) \* Col (6)
- (5) Exhibit 4b Col (15) Total
- (8) Exhibit 3, Page 3, Col (5a)
- (6) Exhibit 4b Col (16) Total
- (9) Col (7) x Col (8)



**McLean County, Illinois**  
Development of Projected Loss Costs

Exhibit 4b

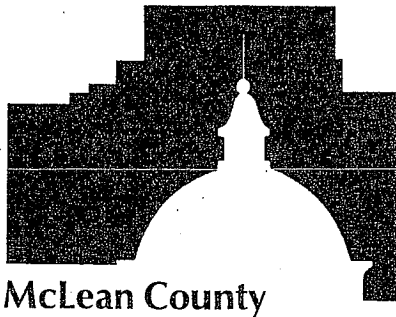
Cov. (1)	Accident Year (2)	Retention (3)	Exposure (4)	Incurred Losses		Expected % of U/L Reported (7)	Estimated Ultimate Losses		Selected Ultimate Losses (10)	Loss Cost (11)	On-Level Benefit Factor (12)	Excess Factor (13)	Trend Factor to Jul-07 (14)	Trended Loss Cost (15)	Selected Loss Cost (16)
				Total Limits (5)	Excess of \$100,000 (6)		Loss Dev Method (8)	B - F Method (9)							
WC	2002	300,000	244,709	460,563	128,388	95.9%	342,640	344,011	342,640	1.40	0.850	1.368	1.104	1,797	
	2003	300,000	250,050	313,289	0	95.9%	326,546	329,338	326,546	1.31	0.850	1.368	1.082	1,643	
	2004	400,000	262,621	495,649	203,101	92.9%	218,099	232,146	218,099	0.83	0.750	1.368	1.061	0,904	
	2005	400,000	266,458	351,030	0	85.2%	412,036	413,385	412,036	1.55	0.750	1.368	1.040	1,650	
	2006	350,000	285,446	579,373	103,640	54.9%	665,920	679,029	679,029	2.38	0.750	1.368	1.020	2,489	
	<b>Total</b>														1,709
GL	2002	250,000	58,332	2,817	0	96.5%	2,919	4,576	2,919	0.05		1.380	1.276	0,988	
	2003	250,000	64,088	68,437	0	93.9%	72,891	71,821	72,891	1.14		1.380	1.216	1,907	
	2004	250,000	63,092	75,024	0	88.8%	84,477	81,124	84,477	1.34		1.380	1.158	2,139	
	2005	250,000	64,171	6,381	0	77.8%	8,203	18,695	12,500	0.19		1.380	1.103	0,296	
	2006	250,000	65,454	20,093	0	52.7%	37,985	46,761	42,000	0.64		1.380	1.050	0,990	
	<b>Total</b>														1,086
AL	2002	250,000	137	2,474	0	97.5%	2,537	2,888	2,537	18.52		1.231	1.159	26,423	
	2003	250,000	137	22,476	0	94.9%	23,696	23,328	23,696	172.97		1.231	1.126	239,670	
	2004	250,000	137	15,215	0	88.6%	17,165	17,095	17,165	125.29		1.231	1.093	168,483	
	2005	250,000	137	10,064	0	76.8%	13,113	13,912	13,500	98.54		1.231	1.061	128,650	
	2006	250,000	137	16,270	0	55.4%	29,363	23,660	26,000	182.48		1.231	1.030	231,302	
	<b>Total</b>														158,886

Column (3)-(6) Provided by County; estimated for AL based on 2005 exposure.  
 (7) From Exhibit 3, Page 2, Col (3)  
 (8) [Col (5) - Col (6)] / Col (7)  
 (9) Col (4) \* Exhibit 3, Page 2, Col (10)  
 (10) Judgment  
 (11) Col (10) / Col (4)  
 (12) Based Upon Pinnacle Analysis of MCCJ Data  
 (13) Based Upon Pinnacle Analysis of Industry Data  
 (14) Based on an assumed annual trend factor of 2.0% for WC, 5.0% for GL and 3.0% for AL.  
 (15) Col (11) \* Col (12) \* Col (13) \* Col (14)  
 (16) Based on Col (15) and judgment

Reserves 1205

22

2/2/2007



McLean County

JACKIE DOZIER  
COUNTY AUDITOR

(309) 888-5151 • P.O. Box 2400 • Bloomington, Illinois 61702-2400

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Date: March 6, 2007

To: The Honorable Chairman and Members of the Finance Committee

From: Jackie Dozier, Auditor

Re: Commerce Bank Commercial Credit Card Agreement and Supporting Documents

We are suggesting the renewal of our Commerce Bank credit card agreement per the attached paperwork, and adding the request for permission to enter into an agreement with Commerce Bank to use their establishment to provide electronic credit card payments to several of our vendors.

Please review the attached documents.

Thanks.

A handwritten signature in cursive script that reads "Jackie".

COMMERCE BANK COMMERCIAL CARD AGREEMENT

THIS COMMERCE BANK COMMERCIAL CARD AGREEMENT ("Agreement") is made and entered into as of the effective date set forth below by and between Commerce Bank, N.A. (Omaha, NE.) ("Commerce") and McLean County ("Customer").

1. **DEFINITIONS.** "Agreement" means this Agreement and all Addenda from time to time executed by the parties and attached hereto, and all amendments to the foregoing. "Commercial Cards" means the Visa Commercial Cards and the numbers associated with the Commercial Cards issued by Commerce to designated officers, directors, agents and employees of the Customer (collectively, the "Employee Cardholder(s)"), and the account numbers assigned to Customer without an associated Commercial Card under the Commercial Card Program (the "Program") administered by Commerce and set forth in this Agreement.

2. **PROGRAM; CARD ISSUANCE AND RENEWAL.**

- a. During the term hereof, and subject to the terms and conditions of this Agreement, Commerce agrees to provide the Customer with the Program and to issue Commercial Cards to Employee Cardholders.
- b. Commerce shall issue a Commercial Card to each Employee Cardholder designated by the Customer, provided that (i) each such designated Employee Cardholder has a business or commercial purpose for the Commercial Card, and (ii) a card issuance request has been made by an Administrator (as hereinafter defined) in the form required by Commerce.
- c. Each Commercial Card shall be valid for the term indicated thereon, unless such Commercial Card has been canceled by Commerce pursuant to the provisions of this Agreement or at the request of the Customer.
- d. Commerce acknowledges the ability of Customer to cancel the Commercial Card issued to any one or more Employee Cardholders (s), at Customer's discretion upon proper notice to Commerce; provided, however, Customer shall take all reasonable actions necessary to retrieve the Commercial Card issued to Employee Cardholder and shall destroy the retrieved Commercial Card.

3. **BILLING PROCEDURES.**

Central Billed Accounts: Customer shall be liable for all charges made to each Commercial Card requested by Customer. Charges shall be set forth on a billing statement and shall be paid by the Customer as agreed in Addendum A attached hereto and incorporated herein by this reference, and as set forth herein. Customer shall pay Commerce for all charges made to each Employee Cardholder's Commercial Card within the time period provided in Addendum A; provided, however, if the Employee Cardholder makes an unauthorized charge on the Commercial Card and the merchant at which such charges are made has the technology to determine such authorization parameters, Customer shall have no liability for such unauthorized charges. Except as provided herein, Commerce shall have no duty or obligation to inquire into the nature of any transaction charged by any Employee Cardholder (e.g. whether such transaction was for a business or personal use.)

4. **PROGRAM ADMINISTRATOR.** Upon signing this Agreement, Customer shall designate one or more of its employees (individually and collectively, the "Administrator") to assist Commerce in the administration of the Program. The Administrator shall undertake the following duties on behalf of the Customer, as well as any other duties reasonably requested by Commerce, including, but not limited to, duties listed elsewhere in this Agreement:

- a. The Administrator shall have the responsibilities assigned in the Program Administrator Delegation document provided by Customer to Commerce, including, without limitation, the ability to request that Commerce issue Commercial Cards to any person in connection with the Program, to increase or decrease credit limits, to suspend accounts, to order or block cash advances, wire transfers and convenience checks, and other maintenance activity.
- b. The Administrator shall be familiar with all aspects of the Program, including, but not limited to Program procedures, number and status of Commercial Cards, employment status of Employee Cardholders, notice requirements, any disputed transactions, cardholder credit lines, statement cycles, billing and payment procedures, general program parameters and status of delinquent charges.
- c. The Administrator shall be responsible for notifying Commerce, in writing, about changes in authorization codes.
- d. Administrator shall advise Commerce of any Employee Cardholder's termination of employment. The Administrator shall take all reasonable actions necessary to retrieve Commercial Cards issued to Employee Cardholders whose employment has terminated. Such Commercial Cards shall be destroyed.

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AUDITOR'S OFFICE

5. **FEES.** Commerce shall be paid an annual fee and/or as agreed the other fees and charges as set forth in Addendum A. Fees may be subject to change from time to time by Commerce upon ninety (90) days prior written notice unless otherwise specified in Addendum A.
6. **LINE OF CREDIT.** Commerce will establish a maximum line of credit amount for Customer.
- a. All amounts charged to the Commercial Cards together with any fees and charges owed to Commerce by Customer in connection with the Program, may not exceed, in the aggregate, the line of credit amount unless Commerce in its sole discretion authorizes such charges.
  - b. Commerce may, at any time in its sole discretion, modify the amount of Customer's line of credit upon thirty (30) days prior written notice to Customer; provided, however, that Customer may elect to terminate this Agreement by written notice to Commerce during such thirty (30) day notice period; provided, further, Customer agrees that if any amounts are outstanding on the Commercial Cards which exceed the adjusted line of credit amount, Customer will immediately pay Commerce such excess amounts.
  - c. So long as the Agreement remains in effect, Customer shall not, without the prior written consent of Commerce: (i) create, incur, assume or suffer to exist any pledge, lien, security interest, hypothecation, assignment or encumbrance of any nature with respect to any of its assets (but excluding purchase money liens granted in the ordinary course of business); (ii) sign or file under the Uniform Commercial Code of any jurisdiction a financing statement which names Customer as debtor (but excluding purchase money liens granted in the ordinary course of business); or (iii) sign any document or agreement authorizing any party there under to file such a financing statement UNLESS Customer grants to Commerce a pledge, lien, security interest, hypothecation, assignment or encumbrance of equal or greater priority in the same or equivalent assets of Customer, as determined by Commerce in its reasonable discretion.
  - d. From time to time, Commerce will request, and Customer shall produce, financial records relating to the financial condition of Customer.
7. **TERM OF AGREEMENT AND RENEWAL.** This Agreement shall remain in full force and effect for an initial term of five (5) years from the effective date set forth below, and thereafter shall automatically renew annually for successive one (1) year terms. Either the Customer or Commerce may terminate this Agreement by giving written notice ninety (90) days prior to the end of the initial or any renewal term.
- a. In the event Customer terminates this Agreement prior to the expiration of the initial term, Commerce reserves the right to forego all future revenue sharing payments for the Program.
  - b. In the event Customer terminates this Agreement prior to the expiration of the initial term, Customer will compensate Commerce \$10,000 for waiving standard program fees provided in Addendum A and for the cost of original implementation.
  - c. All Commercial Cards and/or related accounts shall be deemed canceled effective upon termination of this Agreement or as otherwise provided herein, and all amounts outstanding under such Commercial Cards shall automatically become immediately due and payable in full by Customer without further notice.
  - d. Notwithstanding the foregoing, either party shall have the right to terminate this Agreement immediately, and without notice, upon the occurrence of any one or more of the following events, whereupon the obligations of Customer arising hereunder and/or under the Commercial Cards shall automatically become immediately due and payable in full (except as otherwise prohibited by law):
    - (i) Dissolution or liquidation of the other party; or
    - (ii) Insolvency of the other party; or the institution by or against the other party of any bankruptcy or insolvency proceeding; or the appointment of a receiver or trustee for the other party; or the other party enters into an arrangement with, or for the benefit of, its creditors; or
    - (iii) Any material adverse change in the financial condition of the other party; or
    - (iv) Any default hereunder, or breach of the obligations undertaken herein, or in any other agreement by and between the parties hereto.
    - (v) Upon the occurrence of any event in any agreement which would allow Commerce or any other person to declare any indebtedness owing by Customer due and payable in full (and Customer shall give Commerce immediate notice of the occurrence of such event).
  - e. Notwithstanding the foregoing, Commerce shall have the right to terminate this Agreement immediately, and without notice, if Commerce believes the prospect of payment or performance of Customer's obligations under this Agreement is impaired.

8. **REPORTING.** Commerce will, or through Commerce's vendors will, receive data from the transactions made with the Commercial Cards; such data will be delivered to Customer as specified in Addendum A and Addendum B. Commerce shall have no responsibility or liability in connection with the capture, transmission, grouping, reporting, categorizing or otherwise or the omission to any of the foregoing data that Customer's vendors are transmitting at the point of sale.

9. **CUSTOMER LIABILITY.**

The Customer shall be solely liable for the payment of all charges incurred in the use of Commercial Cards, including, without limitation, fraud charges relating to lost and stolen Commercial Cards, if such fraud charges relate to:

1. Duplicate Commercial Cards or related account numbers issued in the same Employee Cardholder's name;
2. Allowing another person to utilize the Commercial Card whether for business or personal purposes;
3. Employee Cardholder mishandles the Commercial Card or related account number; or
4. Charges which benefit the Customer directly or indirectly.

The Customer shall not be liable for the payment of charges incurred in the use of Commercial Cards if such charges relate to:

1. Charges waived as set forth in Visa Waiver of Liability documentation, as amended from time to time;
2. Commercial Card transactions after the original closure request date for a Commercial Card where the request by the Customer was made in accordance within the terms of this Agreement during normal business hours; and
3. The use of a lost/stolen Commercial Card if the Commercial Card is reported lost or stolen via facsimile or telephone as provided in this Agreement within twenty-four (24) hours after the Customer; including the Employee Cardholder learns of the loss or theft of the Commercial Card; provided that if the Commercial Card is not reported lost or stolen within such time frame, the Customer shall be liable for all charges associated with the lost or stolen Commercial Card until the date the Customer notifies Commerce of such loss or theft.

10. **ASSIGNMENT.** Neither party shall sell, assign or transfer this Agreement or any part thereof without the prior written consent of the other party; provided, however, Commerce may, without the consent of the Customer, assign any or all of its rights and obligations under this Agreement to its parent, any subsidiary (of Commerce or its parent), or any affiliate (of Commerce or its parent) or to any other party pursuant to a merger, acquisition, consolidation, or reorganization.

11. **NOTICES.** All notices hereunder shall be in writing and shall be deemed duly given when personally delivered, when delivered by recognized overnight courier, or, three (3) days after mailing if sent by certified or registered United States mail, return receipt requested, postage prepaid, to the appropriate party at the address set forth below, or at such other address as the applicable party may indicate from time to time in writing. Notice hereunder shall be sent:

**If to Commerce:**  
Commerce Bank, N.A.  
Attn: Commercial Card Services  
825 Main Street  
Kansas City, MO 64105

**If to Customer:**  
McLean County  
Attn: John Zeunik, County Administrator  
115 E Washington Street, Room 401  
Bloomington, IL 61702-2400

Communications with Commerce concerning disputed billings shall be made by mail to Commercial Card Services, 825 Main Street, Kansas City, Missouri 64105 or by phone at 800-892-7104.

12. **CONFIDENTIALITY.** Commerce and Customer will keep strictly confidential and will not use for any purpose whatsoever (other than as contemplated herein or for the purpose of the business evaluation of the Program) the entire contents of the Program, including but not limited to, any of the terms of, conditions of or other facts concerning the Program and any written or oral information furnished by Commerce or by Customer which is either nonpublic, confidential or proprietary in nature unless mutually agreed upon by Customer and Commerce to do so; provided, however, Customer understands and acknowledges that affiliates of Commerce and vendors of Commerce will assist in implementation of, maintenance of, and providing various services under the Program. In the event Customer is subject to a state law which provides that Customer's contracts are open and available to the public (a "Public Record Law,") Customer shall comply with the provisions of this Confidentiality paragraph only to the extent that such compliance is in accordance with the applicable Public Records Law.

13. **MISCELLANEOUS.**

- a. **Relationship:** Nothing contained in this Agreement shall be construed to create any association for brokerage, agency, joint venture, partnership or employment relationship between Commerce and Customer.
- b. **No Implied Waivers:** The rights of any party under any provision of this Agreement shall not be affected by its prior failure to require the performance by the other party under such provision or any other provision of this Agreement, nor shall the waiver by any party of a breach of any provision hereof constitute a waiver of any succeeding breach of the same or any other provision or constitute a waiver of the provision itself. A waiver of any right or obligation hereunder must be in writing and signed by the parties to this Agreement.
- c. **Remedies:** In the event that either party breaches or violates any of the obligations contained in this Agreement, and in addition to the rights and remedies otherwise provided in this Agreement, the other party shall be entitled to exercise any right or remedy available to it either at law or in equity, including without limitation, termination of this Agreement, damages and injunctive relief. The exercise of any right or remedy shall be cumulative.
- d. **Complete Agreement; Amendments:** This Agreement constitutes the complete understanding between the parties hereto with respect to the subject matter hereof and all prior oral or written communications and agreements with respect thereto are superseded. In the event of any inconsistency between this Agreement and any other agreements or documents relating to the transactions contemplated herein, this Agreement shall control. No alteration, amendment or modification of any of the terms and provision in this Agreement shall be valid unless made pursuant to an instrument in writing signed by the parties hereto.
- e. **Successors and Assigns:** All the terms and provisions of this Agreement shall inure to the benefit of, and be binding upon, the parties hereto and their respective successors and permitted assigns.
- f. **Severability:** The invalidity or unenforceability of any one or more portions, sentences, clauses or paragraphs in this Agreement shall not affect the validity or enforceability of the remaining portions of this Agreement or any part thereof.
- g. **Force Majeure.** Bank shall not be in default of this Agreement to the extent that performance of its obligations is delayed or prevented by reason of any act of God, war, terrorism, fire, explosion, flood, act of government or any act or omission of a third party, including, but not limited to, telecommunications carriers and utilities or any other matter beyond its reasonable control.
- h. **Governing Law:** This Agreement shall be governed, construed, and enforced according to the laws of the State of Nebraska.
- i. **Patriot Act/ OFAC:** Commerce complies with the USA Patriot Act and laws administered by OFAC (The Office of Foreign Assets Control). These laws mandate that we verify certain information about customers. We reserve the right, at any time, to request information that may assist Commerce in Compliance with these laws. Customer agrees to provide such information as requested by Commerce, including, without limitation, information about Employee Cardholders.

14. **INDEMNITY.** Customer agrees to defend, indemnify and hold harmless Commerce, its officers, directors, agents and employees from and against any and all claims by third parties (including, without limitation, Employee Cardholders) and all costs (including reasonable attorney's fees and costs), expenses and liabilities incurred by Commerce in connection with such claims, arising from or as a result of the establishment of the Program (including, without limitation, the issuance of Commercial Cards and/or the cancellation thereof and actions arising in connection with its use of On-Line Services), provided that such claims are not the result of, or connected with, the gross negligence, or willful misconduct of Commerce or the violation of any law or regulation relating to credit cards.

Commerce agrees to defend, indemnify and hold harmless the Customer, its officers, directors, agents and employees from and against any and all claims by third parties (including reasonable attorney's fees), expenses and liabilities incurred by Customer in connection with such claims, arising from or as a result of the gross negligence or willful misconduct of Commerce.

15. **EFFECTIVE DATE.** Notwithstanding anything else contained herein to the contrary, this Agreement will be subject to Commerce performing due diligence and credit investigations and will be effective only upon execution by Commerce.

IN WITNESS WHEREOF, this Agreement has been executed by the duly authorized officers of the parties hereto.

**Commerce Bank, N.A. (Omaha, NE.)  
(Commerce)**

**McLean County  
(Customer)**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Effective Date: \_\_\_\_\_

**ADDENDUM A**  
**"PRICING AND PAYMENT SCHEDULE"**

<b>Program Fees</b>	
<b>Pricing Term</b>	The pricing outlined herein will expire in 60 days from 12.5.2006 unless a Commercial Card Agreement is executed
<b>Annual Fee (WAIVED)</b>	\$35 (WAIVED) for each Commercial Card account or account number issued.
<b>Transaction Fee</b>	\$0.00
<b>Late Fee for Central Bill Accounts</b>	For each payment not received by the payment due date shown on the billing statement, a late fee will be charged. The late fee for the respective Commercial Card or account will be 2.5% of the amount past due.
<b>Cash Advance Fee</b>	All cash advances will be assessed a cash advance fee of 3.0% of the cash advance amount with a \$3.00 minimum.
<b>International Service Fee</b>	Visa and MasterCard purchases, cash withdrawals and cash advances made in currencies other than U.S. Dollars will be converted to U.S. Dollars under regulations established by VISA International and MasterCard International. Visa conversion will be at a rate selected by Visa from the range of rates available in wholesales currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. MasterCard conversion rate will be selected by MasterCard, typically either a government-mandated rate or a wholesale rate provided to MasterCard. Conversion to U.S. Dollars may occur on a date other than the date of the transaction. Therefore, the conversion rate may be different from the rate in effect at the time of the transaction. Customer agrees to pay the converted amount, plus an international service fee in the amount of 2% of the transaction amount on purchases and 1% on cash withdrawals and cash advances.
<b>Finance Charge on Cash Advances</b>	<p>The periodic rate finance charge begins to accrue on the transaction date of the cash advance and is computed by applying the periodic rate to the average daily balance. Whenever payment in full is credited to the Employee Cardholder account by the statement due date, no additional periodic rate finance charge will be billed on a later statement to collect the periodic rate finance charge earned from the billing statement to the date of actual payment. Cash advances include advances made by means of convenience checks, an electronic device or machine, a teller of any financial institution, by means of a balance transfer from another credit card, for the purchase of wire transfers, non-US currency, travelers checks, truck stop transactions, tax payments, money orders, bets, lottery tickets and casino gaming chips.</p> <p>A minimum finance charge of \$.50 will be imposed in any billing period for which a finance charge is payable.</p> <p>Each Employee Cardholder account will accrue a finance charge at a periodic rate equal to 4.9% in excess of the Prime Rate, fixed monthly, divided by 12. As used herein, the "Prime Rate" is the rate published in <i>The Wall Street Journal</i> in its column called "Money Rates" on the last business day of the month immediately preceding the first day of the applicable billing cycle. No representation is made that the Prime Rate is the lowest, the best or the favored rate of interest. If for any reason <i>The Wall Street Journal</i> no longer publishes the "Money Rates" column, then Commerce will choose a new index based on comparable information.</p>

<b>Other Fees</b>	
<b>Overnight Delivery of Replacement Card</b>	\$25 per occurrence
<b>Federal Express Delivery of Bulk Cards</b>	Price Quote
<b>Basic Card Design</b>	No Charge
<b>Ultragraphic Card Design</b>	\$500 one time fee
<b>Full Customized Plastic and re-order</b>	Price Quote
<b>Returned Check Fee</b>	\$29 per occurrence
<b>ACH Return</b>	\$29 per occurrence
<b>ACH Payments (emergency)</b>	\$15 each after first occurrence
<b>Statement Reprinting</b>	\$2 per statement after three occurrences Free through Statement Centre
<b>Other</b>	For information, copies or other reports not specified in this Addendum, Commerce may charge Customer such fees as Customer and Commerce may agree from time to time.



**Reporting and Maintenance Tool Options**

**Payment Manager**

<b>Implementation Fee (WAIVED)</b>	\$10,000. (WAIVED) Commerce Bank can or will reduce your revenue share until implementation fee is paid in full.
<b>Transaction Fee</b>	None
<b>Routine maintenance and upgrades</b>	NO CHARGE
<b>Initial web-based or phone training for administrators*</b>	NO CHARGE
<b>Additional in-person training*</b>	\$250 per day, plus travel expenses. *Appropriate advance notice is required for training

**Commercial Cards Centre**

<b>Statement Module (WAIVED)</b>	\$35 per month / card (WAIVED)
<b>Account Module (WAIVED)</b>	\$50 per month (WAIVED)
<b>Report Module (WAIVED)</b>	\$10 per month (WAIVED)
<b>Routine maintenance and upgrades</b>	NO CHARGE
<b>Initial web-based or phone training for administrators*</b>	NO CHARGE
<b>Additional in-person training*</b>	\$250 per day, plus travel expenses. *Appropriate advance notice is required for training

**Payment Schedule**

Commerce will generate a billing statement on a period basis as outlined below. All amounts owing on the Commercial Cards, including fees and charges, shall be due and payable in full on a grace period as outlined below, after the date of such statement. The statement will be transmitted to the Employee Cardholder or to Customer via U.S. Mail or made available by an alternative means as agreed upon by both parties.

<b>Billing Frequency</b>	<b>Grace Period in Days</b>	<b>Payment Method</b>
Weekly	3	AutoPay

**REVENUE SHARING**

1. Commerce will pay Customer a monthly revenue share based on the matrix schedule below.
2. The revenue share is calculated on the net sales volume (gross purchases less credits, fraudulent transactions, and cash advances) and an average monthly transaction amount.
3. Commerce reserves the right to withhold or alter revenue sharing if any of the following instances occur:
  - a. If the average monthly transaction amount (the gross dollar amount of purchases divided by total number of transactions) is below \$500 in the Revenue Sharing Period.
  - b. If the average Interchange Rate falls below 2.00%.
  - c. If Interchange Rates from Visa USA and MasterCard International are significantly altered.
  - d. If payments are received later than the agreed upon due dates.
  - e. If Customer's Commercial Card Accounts become delinquent beyond one-hundred fifty (150) days, Commerce reserves the right to offset any Revenue Sharing payment against the delinquent amounts.
4. Commerce may adjust the revenue sharing percentages in the published grids below at the end of each 12-month period, which begins on the Effective Date, without notice. A Prime Rate of 8.75% will be used as the floor in support of this revenue sharing program. Should the Prime Rate on the last publication day of the month immediately preceding the first day of the applicable billing cycle be above 8.75%, Commerce will reduce revenue sharing percentages by the Revenue Share Adjustment for each incremental rise in the Prime Rate as follows:

<b>Billing Cycle</b>	<b>Grace Period</b>	<b>Change in Prime Rate</b>	<b>Revenue Share Adjustment</b>
Weekly	3 Day	1.00%	0.020%

For example, if Prime Rate is 9.25% at the end of a 12-month period for a Customer with a Monthly Billing Cycle and a 25-Day Grace Period, Commerce will reduce revenue sharing percentages in all tiers by five (5) basis points (0.05%). Commerce will not increase revenue sharing percentages should the Prime Rate be lower than the established 8.75% floor.

5. Revenue sharing will be withheld for net sales volume qualifying for Large Ticket Interchange Rate.
6. Commerce reserves the right to withhold monthly revenue sharing payments if the amount is less than \$10.00 in any given month.

7. Revenue Sharing Schedule:

Annual Net Volume	Monthly Net Volume	Share Rate
\$0 - \$1,000,000	\$0 - \$83,333	40 bps
\$1,000,001 - \$4,000,000	\$83,334 - \$333,333	45 bps
\$4,000,001 - \$7,000,000	\$333,334 - \$583,333	50 bps
\$7,000,001+	\$583,334+	55 bps

Acknowledgement: Customer acknowledges that Commerce has based the above fees and charges upon the projections regarding volume, average ticket, number of cards, monthly credit line requested, and frequency of payment given to it by Customer. Commerce reserves the right to change the fees as provided in the Agreement.

IN WITNESS WHEREOF, this Addendum has been executed by the duly authorized officers of the parties hereto, and this Addendum supersedes any prior Addendum.

**Commerce Bank, N.A. (Omaha, NE.)  
(Commerce)**

**McLean County  
(Customer)**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Effective Date: \_\_\_\_\_

**ADDENDUM B**  
**Election of On-Line Services**

Customer has elected certain On-Line Service(s) (each a "Service," collectively, the "Services.") The Services are Internet based customer service offerings that enable Customers to inquire about accounts and transaction information, submit account change requests and download information about credit card accounts, among other capabilities. The terms and conditions of the Agreement, including, without limitation, the provisions regarding Indemnification and Liability, govern the use of each Service. Customer understands and accepts the risks inherent in the use of the Internet for each Service, including the potential for the risk of loss. Except as may otherwise be provided in the Agreement, Commerce is not responsible for any loss associated with the Customer's use of any Service. By electing a Service, Customer agrees to pay the fees associated with the Service as listed in Addendum A. In addition, Customer agrees to use each Service only as provided in the User Guide relating to the Service in effect from time to time (the "User Guide") and according to the provisions contained in the Service License Agreement, if any, between Customer and the Service provider.

Customer is responsible for using each Service within the parameters outlined in the User Guide. Use of any Service will require a user name and password. Customer acknowledges that Commerce is entitled to rely on the use of the user name and password as authorization for any transaction initiated using each Service. Customer is responsible for all transactions initiated or authorized using any Service. The password Customer selects is for its use and protection. Customer agrees to: (a) not disclose the password or otherwise make it available to anyone else; (b) use the password as instructed in the User Guide; (c) be liable for the password and for its use as described in the Agreement and/or the User Guide.

**If Customer permits any person other than the Administrator to make use of any Service to perform any duty or responsibility (as provided in the Agreement or in the User Guide) of the Administrator, Customer will have authorized that person to act as a Administrator and authorized access to accounts as allowed for by the Administrator. Customer is responsible for all transactions initiated or authorized by that additional or new Administrator using any Service. In addition, Customer must execute and deliver proper documentation authorizing this additional or new Administrator to act for and on behalf of Customer, and Customer must provide such other documentation as may be requested by Commerce.**

IN WITNESS WHEREOF, this Addendum has been executed by the duly authorized officers of the parties hereto and this Addendum supersedes any prior Addendum.

**Commerce Bank, N.A. (Omaha, NE.)**  
**(Commerce)**

**McLean County**  
**(Customer)**

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Effective Date: \_\_\_\_\_

# Works™ Payment Manager Service Subscription Agreement

This Agreement for use of the Works™ Application (the "Agreement") is entered into between Works (as defined below), 6034 W. Courtyard Drive, Suite 210, Austin, Texas 78730-5032 ("Works") and McLean County, a government entity with its principal office at 115 E. Washington, Bloomington, IL 61702 ("Subscriber"). The parties hereby agree as follows:

## **1. Definitions**

1.1 "Application" means Works' Payment Manager application (including any components or functionality thereof) implemented for Subscriber under Section 12 herein, as it may be modified in accordance with Section 4 of this Agreement.

1.2 "Card" means any commercial credit card (including purchasing and corporate credit cards) issued by an Issuing Bank and that is used for purchases of goods and services (including travel and entertainment) and/or cash advances, and is managed by the Application.

1.3 "Confidential Information" means information in any form that a party knows or reasonably should know is the confidential, non-public information of the other party or an affiliate of the other party. Without limiting the foregoing, Confidential Information includes: (a) the Application and the Documentation, and (b) all Personally Identifiable Information.

1.4 "Documentation" means Works' standard published documentation made available by Works to Subscriber for Subscriber's use in conjunction with the Application, as amended from time to time by Works.

1.5 "Effective Date" means the date that this Agreement is signed by both parties.

1.6 "Issuing Bank" means Commerce Bank, or another financial institution that has entered into an agreement with Works pursuant to which Cards issued by such Issuing Bank are approved by Works for use in conjunction with the Application.

1.7 "Macros" means any macro, file or script provided to Subscriber by Works to enable Subscriber to create files for importing into Subscriber's accounting system in connection with Subscriber's authorized use of the Application.

1.8 "Personally Identifiable Information" means any cardholder specific data created or obtained in connection with the use of Subscriber's Card accounts, including names, addresses, transactional data, Card numbers, credit limits, and any other personally identifying information.

1.9 "Program Administrator" means a person authorized to perform all administrative and Card maintenance tasks in the Application, including but not necessarily limited to creating, managing, and deleting users and groups within the Application; assigning user roles and specifying group officials, which determines who can approve purchase requests, transactions and reimbursement requests; and specifying global settings and program settings, creating Card profiles, and requesting and deactivating Cards.

1.10 "Term" means the time period beginning on the Effective Date and ending upon the effective date of any termination of this Agreement.

1.11 "Works" means Austin Acquisition, Inc. (operating under the name Works), a Delaware corporation and owner and operator of the Application.

2. **License.** Subject to the terms of this Agreement and only for the Term, Works grants Subscriber a limited, non-exclusive, non-transferable, non-sublicenseable, revocable license to access and use the Application through the use of an Internet browser, and to use any Macros provided by Works, solely for the purpose of managing Subscriber's Card purchasing processes and not for the benefit of any third party. All rights not expressly granted hereunder are expressly reserved by Works.

3. **Title.** All title, ownership rights and intellectual property rights in and to the Application, Macros, and any enhancements, improvements, derivative works or other modifications thereto, including without limitation any changes suggested or requested by Subscriber, are and shall remain at all times the sole property of Works. No proprietary or intellectual property rights transfer to Subscriber as a result of this Agreement.

4. **Upgrades and Additional Offerings.** Works may modify the Application during the Term, including by adding, modifying or removing features at any time during the Term in its sole discretion. Such changes may apply to all Application users or to groups of Application users.

## **5. Term and Termination.**

5.1 This Agreement begins on the Effective Date and continues until terminated by either party by giving thirty (30) days prior written notice to the other party.

5.2 This Agreement will terminate automatically if either Subscriber or Works terminates its relationship with the Issuing Bank.

5.3 Works may suspend Subscriber's access to the Application at any time without notice if Works reasonably believes that Subscriber has violated any material term of this Agreement.

6. **Customer Support.** Subscriber may obtain reasonable telephone technical support (email support for Card Manager users) relating to its use of the Application by calling the number designated by Works during the Implementation Services (as defined below) or as otherwise communicated to Subscriber by Works, but specifically excluding support relating to implementation and reconfiguration of the Application ("Technical Support"). Technical Support is available Monday through Friday (excluding holidays) from 7 a.m. to 7 p.m. Central Time. Technical Support inquiries may be placed only by either of two technical support contacts designated by Subscriber.

7. **Subscriber's Relationship to Issuing Bank.** The Application may only be used in conjunction with Cards issued by an Issuing Bank. By using the Application, Subscriber authorizes Works to take such actions with respect to its Card accounts as are necessary to deliver the services under this Agreement. The credit relationship between Subscriber and the Issuing Bank is subject to agreement(s) between Subscriber and the Issuing Bank, and Works will not be a party to any such agreement(s).

## **8. Confidentiality.**

8.1 Each party ("Recipient") agrees to keep confidential and not disclose or use, except in performance of its obligations under this Agreement, any Confidential Information of the other party or any of its affiliates ("Discloser"). To the extent reasonably required to perform its obligations under this Agreement, Recipient may use and disclose Confidential Information of Discloser internally, including with employees, consultants and contractors who are bound by confidentiality obligations at least as restrictive as those stated herein.

8.2 Notwithstanding Section 8.1 above, unless otherwise authorized by Subscriber, Works will not use or disclose Personally Identifiable Information other than as follows, provided that at all times Works complies with all applicable laws, regulations and its privacy and security policy provided to Subscriber: (i) to process Card transactions through the Application and to otherwise maintain and support Subscribers' Card accounts; (ii) to communicate with Subscriber regarding issues relating to the Application or Card transactions; (iii) for Works' internal business planning purposes; and (iv) to obtain services from third parties relating to the Application, provided that any such third party is bound by obligations prohibiting use by or disclosure to any third party of such Personally Identifiable Information.

8.3 Confidential Information does not include information that: (i) is or becomes generally known to the public through no fault or breach of this Agreement by Recipient; (ii) is rightfully known by

Recipient at the time of disclosure without an obligation of confidentiality; (iii) is independently developed by Recipient without use of or access to Discloser's Confidential Information; (iv) Recipient rightfully obtains from a third party without restriction on use or disclosure; or (v) is disclosed with the prior written approval of Discloser.

**8.4** Recipient may disclose the Confidential Information of Discloser: (i) pursuant to the order or requirement of a court, administrative agency, or other governmental or law enforcement body having jurisdiction over Recipient, provided that Recipient gives Discloser prompt notice of any such order or requirement; or (ii) on a confidential basis to Recipient's legal, financial or security advisors.

**8.5** Subject to Section 8.2 above, the parties agree that any data or information other than Personally Identifiable Information that relates in any manner to Card usage via the Application and that is acquired by Works in the course of its provision of the Application or its services under this Agreement will belong equally to each party, and nothing in this Agreement shall prohibit either party from disclosing or using such data or information in its aggregate form.

#### **9. Limited Warranty; Disclaimer of all other Warranties.**

**9.1** Works warrants that, during the term of this Agreement: (a) the Application will comply with the specifications set forth in the Documentation in all material respects, and (b) all services provided hereunder by Works will be performed in a good and workmanlike manner. **SUBSCRIBER'S SOLE AND EXCLUSIVE REMEDY FOR ANY BREACH OF THE FOREGOING WARRANTIES WILL BE FOR WORKS TO MAKE THE APPLICATION COMPLY WITH THE DOCUMENTATION IN ALL MATERIAL RESPECTS AND/OR TO REPROGRAM SUBSCRIBER'S APPLICATION ACCOUNT TO CORRECT ANY DEFECT RESULTING FROM SUCH BREACH, OR, IF WORKS IS UNABLE TO DO SO WITHIN A REASONABLE PERIOD OF TIME, TO TERMINATE THIS AGREEMENT PURSUANT TO SECTION 5.1. WORKS HAS NO RESPONSIBILITY HEREUNDER FOR ANY DEFECTS TO THE EXTENT RESULTING FROM CONDUCT OF SUBSCRIBER OR DEFECTIVE INFORMATION PROVIDED BY SUBSCRIBER.**

**9.2** WORKS EXPRESSLY DISCLAIMS ALL OTHER WARRANTIES OF ANY KIND WHATSOEVER, WHETHER STATUTORY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WORKS MAKES NO WARRANTY THAT: (i) USE OR OPERATION OF THE INTERNET SITE, THE APPLICATION OR ANY MACROS WILL BE UNINTERRUPTED, ERROR-FREE OR SECURE; OR (ii) LOSS OF DATA WILL NOT OCCUR; OR (iii) MESSAGES OR REQUESTS WILL BE DELIVERED IN A TIMELY FASHION; OR (iv) THE INFORMATION PROVIDED IN OR THROUGH THE APPLICATION IS ACCURATE, COMPLETE OR CURRENT. ANY MACROS PROVIDED BY WORKS ARE PROVIDED "AS IS" AND SUBSCRIBER ASSUMES ANY AND ALL RISKS ASSOCIATED WITH USE OF ANY MACROS.

#### **10. Limitation of Liability.**

**10.1** NEITHER PARTY WILL BE LIABLE TO THE OTHER, REGARDLESS OF THE FORM OF THE ACTION AND WHETHER IN CONTRACT OR IN TORT (INCLUDING WITHOUT LIMITATION NEGLIGENCE, STRICT LIABILITY OR ANY OTHER LEGAL OR EQUITABLE CLAIM), FOR ANY PUNITIVE, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR OTHER INDIRECT DAMAGES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOST PROFITS, BUSINESS INTERRUPTION OR DELAY, LOSS OF DATA OR COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, EVEN IF THE OTHER PARTY HAS BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES. ADDITIONALLY, THE AGGREGATE LIABILITY OF WORKS TO SUBSCRIBER FOR ANY AND ALL LOSSES, DAMAGES, COSTS OR EXPENSES ARISING UNDER THIS AGREEMENT, REGARDLESS OF THE FORM OF THE ACTION AND WHETHER IN CONTRACT OR IN TORT (INCLUDING WITHOUT

LIMITATION NEGLIGENCE, STRICT LIABILITY OR ANY OTHER LEGAL OR EQUITABLE CLAIM), WILL BE LIMITED TO DIRECT DAMAGES IN AN AMOUNT NOT TO EXCEED THE TOTAL IMPLEMENTATION FEES ACTUALLY PAID TO WORKS UNDER SECTION 12 OF THIS AGREEMENT.

**10.2** NOTWITHSTANDING SECTION 10.1 ABOVE, IN NO EVENT WILL WORKS BE LIABLE TO SUBSCRIBER FOR ANY DAMAGES WHATSOEVER, WHETHER DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL OR OTHERWISE, ARISING OR RESULTING FROM: (A) MISTAKE, THEFT, FRAUD OR OTHER MISCONDUCT BY SUBSCRIBER OR ITS EMPLOYEES OR AGENTS, OR BY ANY THIRD PARTY, IN CONNECTION WITH THE APPLICATION; OR (B) ANY USE OF ANY MACROS.

**10.3** The parties expressly acknowledge and agree that Works and Subscriber have entered into this Agreement in reliance upon the limitations of liability specified herein.

#### **11. Responsibility for Use of Accounts.**

**11.1** Subscriber is solely responsible for all use of its Application account. Subscriber is responsible for maintaining the confidentiality of its passwords, account numbers and other information, and for appropriate segregation of duties for Application users. Subscriber will keep its passwords and account numbers confidential, and will notify Works immediately if it learns that a password or account number has been compromised. Subscriber will be solely responsible for any transactions that occur prior to delivery of such notice to Works and thereafter for a reasonable period of time to act upon the notice.

**11.2** Subscriber will not, and will not permit any employee, agent or other third party to undertake any action intended to interfere with effective operation of the Application or violate any applicable law or regulation in connection with this Agreement.

**11.3** Except to the extent prohibited by law, Subscriber will indemnify and hold harmless Works and its officers, directors, and employees from any claim or damage sustained by Works as the result of any breach by of Section 11.1 or 11.2 above.

#### **12. Implementation Services, Fees, and Verification of Subscriber's Implementation Information.**

**12.1** Subscriber will be implemented as a user of the Application in accordance with Works' customary implementation procedures ("Implementation Services").

**12.2** Subscriber acknowledges that Issuing Bank will pay Works a non-refundable fee ("Implementation Fee") for any Implementation Services provided by Works hereunder for Subscriber. Although travel is not required to complete the Implementation Services, Subscriber will reimburse Works for any travel expenses incurred by mutual agreement of the parties in the performance of Implementation Services within thirty days of invoicing by Works. Receipt by Works of a purchase order for or payment of the Implementation Fee will entitle Subscriber to up to one hundred (100) hours of remote and on-site Implementation Services. A finance charge of 1.5% per month or the highest amount permitted by law (whichever is lower) will be assessed on any undisputed payments received after the due date.

**12.3** Subscriber authorizes Works to include Issuing Bank as a Program Administrator in the Application.

**12.4** Subscriber is responsible for verifying that all of Subscriber's approval processes and information, including without limitation purchasing rules, individual and group spending limits, approval routing requirements, and other specifications regarding Subscriber's account (collectively, "Subscriber's Implementation Information") are accurately and adequately included and implemented in the Application by Works. Upon completion of the Implementation Services (but no later than thirty (30) days after the close of the first billing cycle during which transactions are posted through the Application), Subscriber shall review all of Subscriber's Implementation Information and provide written notification to Works either: (a) confirming that all of Subscriber's Implementation Information are accurately and adequately included and implemented in the Application by Works, or (b) identifying any of Subscriber's Implementation Information that is not accurately and adequately implemented in the Application.

Such notification may be provided by email to implementations@works.com. In the event that such notification is not received by Works within thirty (30) days after the close of the first billing cycle during which transactions are posted through the Application, the Implementation Services will be deemed accepted by Subscriber.

**13. Assignment.** Subscriber may not assign its rights or obligations under this Agreement without the prior written consent of Works, which will not be unreasonably withheld. Any assignee of Subscriber must agree to be bound by the terms and conditions of this Agreement.

**14. Miscellaneous.** This Agreement is the complete agreement of the parties regarding the subject matter hereof and supersedes any prior oral or written agreements or representations. The failure by either party to enforce any provision of this Agreement will not be deemed a waiver of future enforcement of that or any other provision. The non-performance of a party will be excused

for the period of any delay caused by any force majeure event, including act of God, war, terrorism, or any other cause beyond the party's reasonable control. Except as otherwise provided herein, this Agreement may be amended only by a written amendment signed by authorized representatives of both parties. If any provision of this Agreement is held to be unenforceable, such provision will be reformed only to the extent necessary to make it enforceable. This Agreement will be governed by Delaware law, excluding its conflict of laws principles. Signatures transmitted via facsimile shall have the same force and effect as the original. Each party to this Agreement represents and warrants to the other party that the individual executing this Agreement on its behalf is duly authorized to do so. Each party to this Agreement is responsible for compliance with the Agreement by its employees and authorized agents. There are no third party beneficiaries of this Agreement.

**In witness whereof, each party has caused its duly authorized representative to execute this Agreement.**

**Licensor:** Works

**Subscriber:** McLean County

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**Authorization Form (NACHA)**

**AUTHORIZATION AGREEMENT FOR AUTOMATIC PAYMENTS (ACH DEBITS)**

COMPANY NAME \_\_\_\_\_ COMPANY ID NUMBER \_\_\_\_\_

I (we) hereby authorize COMMERCE BANK, hereinafter called BANK, to initiate debit entries and to initiate, if necessary, credit entries and adjustments for any entries in error to the checking account indicated below and the depository named below, hereinafter called DEPOSITORY, to debit and/or credit the same to such account.

DEPOSITORY NAME \_\_\_\_\_ BRANCH \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
TRANSIT/ABA NO. \_\_\_\_\_ ACCOUNT NO. \_\_\_\_\_

This authority is to remain in full force and effect until BANK has received written notification from \_\_\_\_\_ (COMPANY NAME) of its termination in such time and in such manner as to afford COMANY and DEPOSITORY a reasonable opportunity to act on it.

NAME \_\_\_\_\_ ID NUMBER \_\_\_\_\_  
(PLEASE PRINT)

SIGNED X \_\_\_\_\_ SIGNED X \_\_\_\_\_

DATED \_\_\_\_\_ DATED \_\_\_\_\_



# Commerce Bank

## Corporate Resolution To Obtain Credit Card Account

The undersigned, Peggy Ann Milton the County Clerk of McLean County ( )

a. government entity does hereby certify that the following resolutions were duly and regularly passed and adopted by the County Board , at a meeting duly called, on the \_\_\_\_\_ day of \_\_\_\_\_, 2007, and such resolutions are still in full force and effect and have not been amended or revoked.

“RESOLVED, that any one of the following:

- John Zeunik
- Jackie Dozier
- Julie Osborn

be and each hereby is authorized directed and empowered to establish credit card accounts “(Accounts”) with Commerce Bank, N.A. (Omaha, NE.) (herein called “Commerce”) and to execute all documents to effectuate this purpose which he/she may deem necessary and proper, including without limitation any application and agreement to open the Accounts.”

“FURTHER RESOLVED, that any one of the foregoing named officers of McLean County may from time to time request Commerce to issue bank cards to any person in connection with any of the Accounts.”

FURTHER RESOLVED, that any one of the foregoing named officers of McLean County may from time to time appoint an Administrator to assist Commerce in the administration of the credit card program as provided in the Commerce Bank Commercial Card Agreement.

“FURTHER RESOLVED, Commerce is authorized to act upon these resolutions until written notice of revocation is delivered to Commerce, and that the authority hereby granted shall apply with equal force and effect to the successors in office of the officers named herein.”

The undersigned further certifies that the specimen signatures appearing below are the signatures of the officers authorized to sign for this corporation by authority of these resolutions.

### SPECIMEN SIGNATURES:

NAME (typed)	TITLE (typed)	Signature
John Zeunik	County Administrator	
Jackie Dozier	County Auditor	
Julie Osborn	Chief Deputy Auditor	

IN WITNESS WHEREOF, I have hereunto set my hand as

McLean County Clerk

and affixed the seal of McLean County this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

(SEAL)

County Clerk \_\_\_\_\_





## Credit Line Request Form

*This document is for the sole purpose of establishing the appropriate credit line to meet your annual spending needs for your Commerce Bank Commercial Card program.*

I, \_\_\_\_\_, estimate the annual spending volume for  
McLean County \_\_\_\_\_ (company name) on our  
Commerce Bank Commercial Card Program to be:

\$ 6,000,000 \_\_\_\_\_ Annually

\$ 125,000 \_\_\_\_\_ Weekly

This equates to a monthly credit line of \$ 250,000 \_\_\_\_\_, which is  
two (2) times the monthly spend to accommodate the billing grace period.

Estimated number of cards/accounts 50 \_\_\_\_\_

McLean County \_\_\_\_\_

**Company Name**

\_\_\_\_\_  
\_\_\_\_\_

**Individual Name**

\_\_\_\_\_  
\_\_\_\_\_

**Signature**

\_\_\_\_\_  
\_\_\_\_\_

**Title**

\_\_\_\_\_  
\_\_\_\_\_

**Date**

February 27, 2007

Mr. Lee Newcom  
Recorder  
McLean County  
115 E Washington Street  
Room M104, PO Box 2400  
Bloomington, IL 61702

Dear Mr. Newcom:

In our January 11 meeting and our subsequent discussions, you have described your interest in three related issues:

1. Does your office have the proper number of employees?
2. Are there changes in process that would make your staff more productive?
3. What are the necessary and achievable priorities for major records projects for the office?

This is our proposal to assist you with such a review.

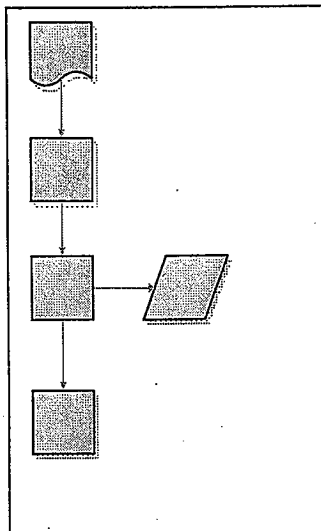
We cannot promise what our analysis would find. Our first impression is that your office has a good level of productivity compared to other central Illinois counties of similar size. That is not an endorsement that other offices are as productive as they could be.

Upon taking office, you established a workflow that has staff specialize in different aspects of the recording process. Formerly, each employee would grab a stack of documents from the in-box and perform all aspects of the recording process for a single document, from start to finish. Now, the work process is divided into steps performed by different people.

You also commenced testing for error rates in documents recorded. This work, performed pro bono by a local professor, is a key step in any quality control process. We will describe below how our analysis may learn from the results of that effort and how we may pose questions that would help you refine your quality control processes. We turn now to a description of the work we would do.

We should test whether process changes could enhance productivity before testing if your office has the correct number of employees.

## Decomposing and Mapping the Recording Process



“Recording” is actually several processes (imaging, verifying, indexing, etc.) performed on different types of documents. We have to decompose the work flow to see where bottlenecks may arise and how to fix them. We do not propose separate flow charts for each type of recording.

We need to determine:

- The basic steps of the recording process
- The time required by each stage in the recording process (i.e., does each step require an identical amount of time exactly matched to the current division of responsibilities by employee?)

We will develop the process map through direct observation and interviews. We intend to ask staff if document flow “bunches up” at one person’s desk and if so, where. We will also ask if these bottlenecks occur randomly or at predictable points in the process. Finally, we ask for suggestions for improvements.

We will flow chart at a high level, drilling down to more detail if that helps explain impediments to the smooth and efficient flow of documents. There is no purpose served by detailing where delays are not occurring. The flow charting should help detect where assignments may need to be balanced. We will supplement the flow chart with a table showing time and cost required by each stage of the recording process. The flow chart and table will need “as is” and “to be” versions, so that we can work with you to explore possible improvements.

After you validate the accuracy of the “as is” process map, we will meet with you to discuss implications and ideas for streamlining, which will result in a “to be” process map. After you approve a “to be” version, we will develop a change plan with you. This may involve a discussion with your software vendor. Not knowing what the options and choices might be, we cannot include the actual change effort as part of this proposal. If you wish our help with change management, we would discuss arrangements for our role in that process at that time.

We cannot predict the implications of this analysis, but they may include:

- Insufficient number of employees
- Not having the right people assigned to specific parts of the process (i.e., recruiting / training / supervision issues)
- Suboptimal division of responsibilities (i.e., the points at which a document passes from one person to another)

- Physical layout of desks and document flow
- A need for better documentation of procedures and/or quality control

### **Quality Assurance**

Quality assurance is critical to recording, both to ensure the integrity of County records and to avoid the cost of rework. In many organizations, the cost/benefit implications of quality assurance are fuzzy, leading to efforts that may be inadequate or excessive. Our effort is not intended to quantify the cost/benefit of QA effort, but to help provide direction to your ongoing QA efforts.

Your principal quality control effort is double entry of forms. This is probably the single most important effort for preventing errors from entering the County's records. Even so, additional safeguards may increase your confidence that the process has the integrity that you desire.

To further this goal, you have enlisted the aid of a local professor to determine error rates in the recording process. We applaud this process, but may suggest improvements.

If it were possible to test each stage of the process for errors, you would learn a great deal about staffing, training and the need for formal quality assurance procedures. It seems unlikely that all employees are equally trained, productive and accurate. Unless you can determine where your process is vulnerable, you will not be able to pinpoint where to intervene.

We could provide statistical analysis of your error rates if you wished, but since you have arranged for these services at no cost to the County, we assume that you would not wish for us to do that.

Our review of quality procedures would include:

- A review of the background and training of each employee, with an eye to suggestions that may smooth the transition of work between staff of varying levels of experience and productivity
- A review of the documentation of work process provided by your office and your software vendor, with the intent of addressing whether the effort is sufficient

You indicated your desire to solicit the views of several significant users of the office. In order to limit the cost of providing our services, we will work with the Recorder to develop a written questionnaire for the Recorder to seek and summarize these outside observations. On receipt of the written summaries and observations we may conduct interviews to expand on or clarify information that may prove useful to our report.

## **Deliverables**

Our report will contain the following elements that will assist the County both in addressing the current situation and in managing future efforts.

- A benchmark table of staffing, workload, square footage and systems vs. comparable Central Illinois counties, examples of which may be Peoria, Sangamon, Champaign and Rock Island. This will not update itself automatically, but it will be relatively easy for the Recorder's Office to maintain by periodic contacts with peer offices.
- Job descriptions from a peer county and a table showing our assessment of current McLean County Recorder's Office staff in comparison.
- A "to do" list that we will triage into immediate, current year and longer term categories, which you may, of course, decide to realign by your personal priorities.

## **Work Plan**

This work breakdown structure shows the hours that we plan to spend in each step of the project. Our work would be a firm fixed price effort, which requires that our effort to assist also have a firm fixed limit. You may request change orders, but we are not assuming that you will.

You indicated that you would expect approval of the project (if given) by late February 2007 and would require a final report by June 1, to give time to incorporate any recommendations in the upcoming year's budget.

Process Mapping	Hours	Week											
		1	2	3	4	5	6	7	8	9	10	11	12
Interview Recorder	2	X											
Interview Recorder staff individually	8	X											
Develop draft "as is" process map	16	X											
Client review			X										
Refine map to add detail for process bottlenecks	12			X									
Develop final "as is" process map	8				X								
Develop draft "to be" process map	16					X							
Client review							X						
Refine map to add detail for process bottlenecks	12							X					
Develop final draft "to be" process map	8								X				
<b>Quality Assurance Analysis</b>													
Review background & training of each employee	8	X											
Review documentation of work process	8		X	X									
<b>Report</b>													
Prepare first draft	16									X			
Review draft with Recorder	2										X		
Client review											X	X	
Prepare final report	8												
Allowance for unanticipated delays in schedule													X
<b>Total</b>	<b>124</b>												

**Qualifications**

MAXIMUS is a national consulting firm to public agencies, serving more than 5,000 government agencies annually. Our services include systems development, operations support and consulting. We are a large company, with shares traded on the New York Stock Exchange. We are also fiscally strong, with approximately \$170 million in cash and liquid assets and no long-term debt. We have been profitable every year since our founding in 1975. This is important for McLean County not only because it gives you assurance that we have the resources to finish our engagements, but also so you will know that we will be available in the future should you have questions about a particular aspect of a project.

We show below a few references for projects that are relevant. Bruce Cowans, our proposed project director, led all of these engagements. This is not a complete list of all of his experience, but illustrates projects for Illinois local governments that had similar work elements. While MAXIMUS has substantially more experience than that of any

single MAXIMUS consultant, we do not believe you would have great interest in the qualifications of staff that will not work on this project.

**Sangamon County, Illinois** – Reviewed staffing, budget and productivity of the Recorder's office with a benchmark comparison to similar Recorder offices. The review resulted in a County Board decision to trim staff to 9, from the level of 18 in place at the start of the review. Contact: Ryan McCrady, County Administrator, 217-753-6500

**Sangamon County, Illinois** – Assessed the vulnerability of the property tax process to errors, following work flow (using process mapping) through the assessment, extension, billing and collection processes. The review determined that quality control within each office was good, but that protocols for data layouts and communication between affected county offices needed improvement. Contact: Ryan McCrady, County Administrator, 217-753-6500

**Macon County, Illinois** – Reviewed the productivity of the Recorder's office as part of a larger countywide assessment of budget options in response to a fiscal crisis. Recommended trimming 2 FTE from the office to reach the productivity level of a peer group used for benchmarking. Contact: Steve Bean, County Clerk, 217-424-1305

**McHenry County, Illinois** – Reviewed workflow in the County Clerk's office, developing process maps for vital records and tax redemption and a budget for the office to use in engaging an IT vendor to implement solutions to quality control and reduction of document processing times. Contact: Katherine Schultz, County Clerk, 815-334-4242

**City of Chicago, Illinois** – Assessed the cost/benefit implications of building off-system financial analyses into an Oracle ERP implementation. The City preferred that the cost/benefit decisions be made by an independent party familiar with financial work flow, rather than the vendor (Oracle) responsible for the ERP implementation itself. Contact: Steve Lux, Comptroller, 312-744-2887

Bruce Cowans would direct the work. He is a senior vice president of our Financial Services Division and responsible for our financial consulting work in nine states, including Illinois. He is an Illinois resident and has consulted to 55 Illinois counties on matters of revenue, staffing, spending and work process. Mr. Cowans is also a sitting Village Board member and chairman of his Village finance committee, giving him a familiarity with Illinois local government law and process. He earned an MA in Public Policy from Duke University. In his 24 year career, he has worked for Price Waterhouse's Office of Government Services (Washington, DC), the Office of the Secretary (US Treasury Department, Washington, DC) and JMB Institutional Realty (Chicago, Illinois). He has been with our firm for 16 years. All of the projects listed as references in this proposal were his work.

Ani Saldaña will serve as staff analyst. A recent graduate of the University of Chicago (BA, economics), Ms. Saldaña will be responsible for preparation of flow charts and cost analyses under Mr. Cowans' direction. She has worked on activity-based costing studies of various county offices and business process improvement studies for government agencies in Illinois and Florida.

MAXIMUS may add additional staff to this project, but may not remove the staff proposed from the work or substitute another in his place without the written consent of the County.

### **Professional Arrangements**

This is a firm fixed price proposal. Our fee, inclusive of all professional services and expenses is \$21,000. We would invoice our work 25% each month after commencement, with the balance due upon delivery of our final report.

We would conduct interviews and draft reviews onsite in your offices and can present the final report in person, if you wish.

We use WebEx meeting services to provide for reviews of documents when travel is not feasible. To participate, all you need is a telephone (we provide a toll free number) and a high-speed Internet connection. With WebEx, all meeting participants can see a document simultaneously and have the ability to annotate or edit the document while discussing the changes by phone. For flow chart editing in particular, this may be an effective tool.

We will commence work within two weeks of receiving a signed contract, subject to mutually agreeable dates. The work plan included in this proposal determines the scope and timing of our efforts. Change orders are possible, subject to mutually agreeable terms, but we will not depart from the work plan or pricing of this proposal without your prior written approval.

Exhibit 1 is a copy of our agreement for services.

We appreciate the opportunity to be of service. Please call me at (847) 513-5508 with questions about this proposal.

Yours truly,  
MAXIMUS

Bruce Cowans  
Senior Vice President



**AGREEMENT TO PROVIDE  
PROFESSIONAL CONSULTING SERVICES TO  
THE COUNTY OF MCLEAN, ILLINOIS**

**THIS AGREEMENT**, entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2007 and effective immediately by and between MAXIMUS, Inc. (hereinafter called the "Consultant") and the County of McLean, Illinois (hereinafter called the "County"),  
**WITNESSETH THAT:**

**WHEREAS**, the County is interested in obtaining professional services for the review of the staffing and process of the Recorder's Office, and

**WHEREAS**, the Consultant is staffed with personnel knowledgeable and experienced in the requirements of such studies, and

**WHEREAS**, the County desires to engage the Consultant to assist in preparing such a study, and

**NOW THEREFORE**, the parties hereto mutually agree as follows:

1. **Employment of Consultant.** The County agrees to engage the Consultant and the Consultant hereby agrees to perform the following services as described herein and in Consultant's proposal dated February 27, 2007, which is incorporated herein by reference.

2. **Scope of Services.** The scope of services is a review of Recorder's Office staffing and process, as defined in Consultant's proposal.

3. **Time of Performance.** The services to be performed hereunder by the Consultant shall be undertaken and completed in such sequence so as to assure their expeditious completion and best carry out the purposes of the agreement. A final report shall be submitted to the County 12 weeks after the execution of this agreement, which is understood to be June 1, 2007.

4. **Compensation.** Compensation shall be a firm fixed price of \$21,100, inclusive of all professional services and related expenses to perform the work, as described in Consultant's proposal.

5. **Method of Payment.** The consultant shall be entitled to payment in accordance with the provisions of this paragraph. Consultant shall invoice 25% of the total contract amount monthly, with the balance due upon delivery of the final report.

6. **Changes.** The County may, from time to time, require changes in the scope of the services of the Consultant to be performed hereunder. Such changes, which are mutually agreed upon by and between the County and the Consultant, shall be incorporated in written amendment to this agreement.

**7. Services and Materials to be Furnished by County.** The County shall furnish the Consultant with all available necessary information pertinent to the execution of this agreement. The County shall cooperate with the Consultant in carrying out the work herein, and shall provide adequate liaison between the Consultant and other agencies of the County. The County is responsible for providing accurate and timely information necessary to prepare the central services cost allocation plan.

**8. Rights to Terminate Contract.** If, through any cause, the Consultant shall fail to fulfill in timely and proper manner his obligation under this agreement, the County shall thereupon have the right to terminate this agreement with or without cause, by giving written notice to the Consultant of such termination and specifying the effective date thereof, at least ten (10) days before the effective date of such termination. Provided however, Consultant shall be compensated for services rendered and expenses incurred through the effective date of termination hereunder.

**9. Information and Reports.** The Consultant shall, at such time and in such form as the County may require, furnish such periodic reports concerning the status of the project as may be requested by the County. The Consultant shall furnish the County, upon request, subject to reasonable prior notice, with copies of all documents and other materials prepared or developed in relation with or as part of the project. Consultant shall not be obligated to deliver copies in person.

**10. Records and Inspections.** The Consultant shall maintain full and accurate records with respect to all matters covered under this agreement. The County shall have free access at all proper times to such records and the right to examine and audit the same and to make transcripts therefrom, and to inspect all program data, documents, proceedings and activities. Consultant shall maintain interview notes, working papers and other documentation of findings for a period of five years after delivery of the final report.

**11. Accomplishment of Project.** The Consultant shall commence, carry on, and complete the project with all practicable dispatch, in a sound economical and efficient manner, in accordance with the provisions thereof and all applicable laws. In accomplishing the project, the Consultant shall take such steps as are appropriate to insure that the work involved is properly coordinated with related work being carried on within the County.

**12. Provisions Concerning Certain Waivers.** Subject to applicable law, any right or remedy which the County may have under this contract may be waived in writing by the County by a formal waiver, if, in the judgment of the County, this contract, as so modified, will still conform to the terms and requirements of pertinent laws.

**13. Matters to be Disregarded.** The titles of the several sections, subsections, and paragraphs set forth in this contract are inserted for convenience of reference only

and shall be disregarded in construing or interpreting any of the provisions of this contract.

**14. Completeness of Contract.** This contract and any additional or supplementary document or documents incorporated herein by specific reference contain all the terms and conditions agreed upon by the parties hereto, and no other agreements, oral or otherwise, regarding the subject matter of this contract or any part thereof shall have any validity or bind any of the parties hereto.

**15. County not Obligated to Third Parties.** The County shall not be obligated or liable hereunder to any party other than the Consultant.

**16. When Rights and Remedies Not Waived.** In no event shall the making by the County of any payment to the Consultant constitute or be construed as a waiver by the County of any breach of covenant, or any default which may then exist, on the part of the Consultant, and the making of any such payment by the County while any such breach or default exists shall in no wise impair or prejudice any right or remedy available to the County in respect to such breach or default.

**17. Personnel.** The Consultant represents that he has, or will secure at his own expense, all personnel required in performing the services under this agreement. Such personnel shall not be employees of or have any contractual relationship with the County. All of the services required hereunder will be performed by the Consultant or under his supervision and all personnel engaged in the work shall be fully qualified to perform such services. The staff proposed for this work shall not be removed from the project without the consent of County.

**18. Confidentiality.** The County agrees that in connection with this Agreement, it may become aware of confidential information, trade secrets, marketing strategies and properties whether or not subject to copyright protection of Consultant. Consultant shall advise County if any such proprietary information is contained in reports delivered to County. The County covenants and agrees to use its best efforts and diligence in guarding Consultant's confidential information, trade secrets, marketing strategies and properties whether or not subject to copyright protection. The Consultant agrees that in connection with this Agreement, it may become aware of confidential information belonging to County. County shall advise Consultant if any such confidential information is contained in reports, document or other communication provided to Consultant. Consultant covenants and agrees to use its best efforts and diligence in guarding county's confidential information. Consultant further covenants and agrees that it will take all reasonable measures to prevent its employees and agents from, directly or indirectly, using any of County's confidential information at any time beyond the scope of this Agreement.

**19. Consultant Certification.** The Consultant certifies that the Consultant has not been convicted of bribery or attempting to bribe an officer or employee of the

County, nor has the Consultant made an admission of guilt of such conduct that is a matter of record.

**20. Indemnification.** Each party shall be responsible for its own acts and will be responsible for all damages, costs, fees and expenses that arise out of that party's own negligence, tortious acts and other unlawful conduct and the negligence, tortious acts and other unlawful conduct of its respective agents, officers and employees.

**21. Limitation of Liability.** In no event shall either party, its directors, officers, employees or agents be liable for any special, incidental, punitive, indirect, or consequential damages arising out of or in connection with the services provided under this agreement, including but not limited to lost revenue, lost profits, replacement goods, loss of technology rights or services, loss of data, or interruption or loss of use of software or any portion thereof, even if advised of the possibility of such damages. This limitation shall apply to all claims whether under theory of contract, tort (including negligence), strict liability, or otherwise. MAXIMUS liability (if any) to customer or any third party is limited to six times the amount paid to MAXIMUS for the services.

**22. Notices.** Any notices, bills, invoices, or reports required by this agreement shall be sufficient if sent by the parties hereto in the United States mail, postage paid, to the addresses noted below.

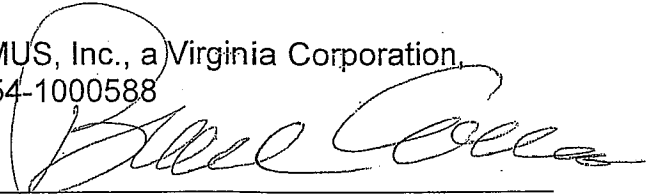
Lee Newcom  
Recorder  
McLean County  
115 E. Washington Street  
Room M104, PO Box 2400  
Bloomington, IL 61702

Bruce Cowans  
Senior Vice President  
MAXIMUS, Inc.  
1033 Skokie Boulevard, Suite 350  
Northbrook, IL 60062

**IN WITNESS WHEREOF**, the County and the Consultant have executed this agreement as of the date first written above.

MAXIMUS, Inc., a Virginia Corporation,  
FEIN 54-1000588

By



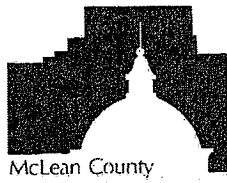
\_\_\_\_\_  
Bruce Cowans, Senior Vice President

McLean County, Illinois

Attest:

By \_\_\_\_\_

\_\_\_\_\_



H. Lee Newcom  
McLean County Recorder  
115 E. Washington Street, Room M-104  
Post Office Box 2400  
Bloomington, IL 61702-2400  
(309) 888-5170  
(309) 888-5927 Fax

February 22, 2007

To: Honorable Members of the Finance Committee

From: Lee Newcom, County Recorder

For your information and approval at your March 6, 2007, meeting I present the following attached documents.

1. January 2007 monthly financial reports.
2. Other

FOR THE MONTH OF JANUARY 2007

Description	Revenue Account #	GL Balance	Recorder's Rpts	PLUS 12/29/2006	Less 01/31/2007	Total	Difference
		As Of 1/31/2007	For the Month Of January 2007	Rec Rpts Dep To GL 01/02/2007	Rec Rpts Dep To GL 02/01/2007		
Copy Fees	0001-0006-0008 0410-0008	1,359.35	1,388.85		(29.50)	1,359.35	-
Recording Fees	0001-0006-0008 0410-0029	43,555.00	45,913.00		(2,358.00)	43,555.00	-
County Revenue Stamps	0001-0006-0008 0410-0032	28,703.75	30,316.75		(1,613.00)	28,703.75	-
Micro Film Sales	0001-0006-0008 0410-0128	-	-		-	-	-
Data Sales	0001-0006-0008 0410-0132	200.00	1,200.00		(1,000.00)	200.00	-
Rental HSG Support Program	0001-0006-0008 0410-0195	2,531.00	2,668.00		(137.00)	2,531.00	-
Document Storage	0137-0006-0008 0410-0089	8,589.00	9,039.00		(450.00)	8,589.00	-
GIS Document Storage	0137-0006-0008 0410-0181	2,863.00	3,013.00		(150.00)	2,863.00	-
GIS Fund	0167-0006-0008 0410-0181	14,159.00	14,906.00		(747.00)	14,159.00	-
		(A)	(B)	(C)	(D)	Sum(B:D)=E	(A-E)

Note: Adjustments are made to column C & D because the Recorder's daily receipts are not turned into the General Ledger until the next business day. These adjustments must be made in order to balance to the General Ledger.

DON EVERHART  
CHIEF DEPUTY RECORDER



Year-to-date Totals through January, 2007

Month-to-date Totals

Account #	Account Description	Cash/Check/		Other Pay		Cash/Check/		Other Pay		Total	Cash/Check/		Other Pay		Total
		Change	Change	Charges	Method	Change	Change	Charges	Method		Charge	Charge	Charges	Method	
101-0-0-201-070-034	Due Idor-Rental Hsg Prog	\$24,012.00	\$0.00	\$0.00	\$0.00	\$24,012.00	\$0.00	\$0.00	\$0.00	\$24,012.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,012.00
101-6-8-410-008-034	Copy Fees	\$1,388.85	\$0.00	\$0.00	\$0.00	\$1,388.85	\$0.00	\$0.00	\$0.00	\$1,388.85	\$0.00	\$0.00	\$0.00	\$0.00	\$1,388.85
101-6-8-410-029-035	Recording Fees	\$45,738.00	\$296.00	\$121.00	\$0.00	\$45,738.00	\$296.00	\$121.00	\$0.00	\$45,738.00	\$296.00	\$121.00	\$0.00	\$0.00	\$45,913.00
101-6-8-410-032-036	County Revenue Stamps	\$30,316.75	\$0.00	\$0.00	\$0.00	\$30,316.75	\$0.00	\$0.00	\$0.00	\$30,316.75	\$0.00	\$0.00	\$0.00	\$0.00	\$30,316.75
101-6-8-410-111-111	Payment On Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
101-6-8-410-128-100	Microfilm Sales	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
101-6-8-410-132-100	Data Sales	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
101-6-8-410-195-035	Rental Hsg Support Program	\$1,200.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	\$1,200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00
116-8-4-102-222-222	Balance Brought Forward	\$2,668.00	\$0.00	\$0.00	\$0.00	\$2,668.00	\$0.00	\$0.00	\$0.00	\$2,668.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,668.00
116-8-4-102-222-222	Balance Brought Forward/Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
37-6-8-410-089-284	Document Storage	\$8,946.00	\$162.00	\$69.00	\$0.00	\$8,946.00	\$162.00	\$69.00	\$0.00	\$9,039.00	\$162.00	\$69.00	\$0.00	\$0.00	\$9,039.00
37-6-8-410-181-100	Gis Document Storage	\$2,982.00	\$54.00	\$23.00	\$0.00	\$2,982.00	\$54.00	\$23.00	\$0.00	\$3,013.00	\$54.00	\$23.00	\$0.00	\$0.00	\$3,013.00
51-0-0-126-001-903	State Revenue Stamps	\$60,633.50	\$0.00	\$0.00	\$0.00	\$60,633.50	\$0.00	\$0.00	\$0.00	\$60,633.50	\$0.00	\$0.00	\$0.00	\$0.00	\$60,633.50
67-6-8-410-181-100	Gis Fund	\$14,835.00	\$117.00	\$46.00	\$0.00	\$14,835.00	\$117.00	\$46.00	\$0.00	\$14,906.00	\$117.00	\$46.00	\$0.00	\$0.00	\$14,906.00
<b>Final Total:</b>		<b>\$192,720.10</b>	<b>\$629.00</b>	<b>\$259.00</b>	<b>\$0.00</b>	<b>\$192,720.10</b>	<b>\$629.00</b>	<b>\$259.00</b>	<b>\$0.00</b>	<b>\$193,090.10</b>	<b>\$629.00</b>	<b>\$259.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$193,090.10</b>



RECORDER	REVENUE ACCOUNTS	1/01/2007	2/02/2007	RECREPT1
G/L DATE	JOURNAL TYPE	SOURCE	TRANSACTION DESCRIPTION	REVENUES
ACCOUNT 0001-0006-0008 0410-0008				BUDGET
2007/01/03	700041	RA	Copy Fees-	1,757.60-
2007/01/04	700053	RA	Copy Fees-Co. Recorder	22.25-
2007/01/08	700069	RA	Copy Fees-Co. Recorder	155.20-
2007/01/08	700069	RA	Copy Fees-Co. Recorder	48.50-
2007/01/09	700085	RA	Copy Fees-Co. Recorder	68.50-
2007/01/10	700110	RA	Copy Fees-Co. Recorder	37.50-
2007/01/11	700130	RA	Copy Fees-Co. Recorder	22.75-
2007/01/12	700150	RA	Copy Fees-Co. Recorder	54.45-
2007/01/16	700159	RA	Copy Fees-Co. Recorder	49.75-
2007/01/17	700193	RA	Copy Fees-Co. Recorder	13.50-
2007/01/18	700207	RA	Copy Fees-Co. Recorder	63.00-
2007/01/19	700221	RA	Copy Fees-Co. Recorder	121.95-
2007/01/22	700241	RA	Copy Fees-Co. Recorder	249.45-
2007/01/24	700289	RA	Copy Fees-Co. Recorder	62.50-
2007/01/24	700289	RA	Copy Fees-Co. Recorder	43.00-
2007/01/25	700307	RA	Copy Fees-Co. Recorder	14.75-
2007/01/26	700324	RA	Copy Fees-Co. Recorder	46.00-
2007/01/29	700335	RA	Copy Fees-Co. Recorder	64.25-
2007/01/30	700357	RA	Copy Fees-Co. Recorder	39.00-
2007/01/31	700389	RA	Copy Fees-Co. Recorder	138.75-
ACCOUNT 0001-0006-0008 0410-0008 / JANUARY TOTAL				44.30-
				1,359.35-
2007/02/01	700403	RA	Copy Fees-Co. Recorder	29.50-
ACCOUNT 0001-0006-0008 0410-0008 / FEBRUARY TOTAL				29.50-
ENDING BALANCE				3,146.45-

ACCOUNT	G/L DATE	JOURNAL TYPE	SOURCE	TRANSACTION DESCRIPTION	BUDGET	REVENUES
0001-0006-0008	0410-0029			DESCRIPTION: Recording Fees	600,000.00	57,400.00-
	2007/01/03	700041	RA	Recording Fees		1,937.00-
	2007/01/03	700041	RA	ERecord-RF Recording Fee		48.00-
	2007/01/04	700053	RA	Recording Fees		2,636.00-
	2007/01/04	700053	RA	Rec FeeCH Recording Fee Charges		11.00-
	2007/01/08	700069	RA	Recording Fees		2,079.00-
	2007/01/08	700069	RA	Rec FeeCH Recording Fee Charges		10.00-
	2007/01/08	700069	RA	Recording Fees		2,807.00-
	2007/01/08	700069	RA	Rec FeeCH Recording Fee Charges		36.00-
	2007/01/09	700085	RA	Recording Fees		2,144.00-
	2007/01/10	700110	RA	Recording Fees		2,276.00-
	2007/01/11	700130	RA	Recording Fees		1,755.00-
	2007/01/11	700130	RA	Rec FeeCH Recording Fee Charges		5.00-
	2007/01/11	700130	RA	ERecord-RF Recording Fee		24.00-
	2007/01/12	700150	RA	Recording Fees		2,046.00-
	2007/01/12	700150	RA	ERecord-RF Recording Fee		132.00-
	2007/01/16	700159	RA	Recording Fees		2,030.00-
	2007/01/17	700193	RA	Recording Fees		2,215.00-
	2007/01/18	700207	RA	Recording Fees		2,284.00-
	2007/01/18	700207	RA	ERecord-RF Recording Fee		48.00-
	2007/01/18	700514	RA	Recording Fee Charges		26.00-
	2007/01/19	700221	RA	Recording Fees		1,964.00-
	2007/01/22	700241	RA	Recording Fees		2,243.00-
	2007/01/24	700289	RA	Recording Fee Charges		115.00-
	2007/01/24	700289	RA	Recording Fees		2,301.00-
	2007/01/24	700289	RA	Rec FeeCH Recording Fee Charges		41.00-
	2007/01/24	700289	RA	Recording Fees		2,444.00-
	2007/01/25	700307	RA	Recording Fees		1,870.00-
	2007/01/25	700307	RA	ERecord-RF Recording Fee		120.00-
	2007/01/26	700324	RA	Recording Fees		27.00-
	2007/01/26	700324	RA	Recording Fee Charges		84.00-
	2007/01/29	700335	RA	Recording Fees		1,859.00-
	2007/01/29	700335	RA	ERecord-RF Recording Fee		1,618.00-
	2007/01/30	700357	RA	Recording Fees		20.00-
	2007/01/30	700357	RA	Recording Fee Charges		1,694.00-
	2007/01/31	700389	RA	Recording Fees		12.00-
	2007/01/31	700389	RA	ERecord-RF Recording Fee		
ACCOUNT 0001-0006-0008 0410-0029 / JANUARY TOTAL						43,555.00-
	2007/02/01	700403	RA	Recording Fees		2,341.00-
	2007/02/01	700403	RA	Rec FeeCH Recording Fee Charges		5.00-
	2007/02/01	700403	RA	ERecord-RF Recording Fee		12.00-
ACCOUNT 0001-0006-0008 0410-0029 / FEBRUARY TOTA						2,358.00-
ENDING BALANCE						103,313.00-

G/L DATE	JOURNAL TYPE	SOURCE	TRANSACTION DESCRIPTION	BUDGET	RECRPT1 REVENUES
ACCOUNT 0001-0006-0008 0410-0032					
DESCRIPTION: Sale Of Revenue Stamps					
BEGINNING BALANCE					
2007/01/03	RA	700041	County Rev Stamp Sales	425,000.00	38,718.50-
2007/01/04	RA	700053	County Rev Stamp Sales		372.25-
2007/01/08	RA	700069	County Rev Stamp Sales		1,410.00-
2007/01/08	RA	700069	County Rev Stamp Sales		917.00-
2007/01/09	RA	700085	County Rev Stamp Sales		3,002.25-
2007/01/10	RA	700110	County Rev Stamp Sales		990.50-
2007/01/11	RA	700130	County Rev Stamp Sales		901.50-
2007/01/12	RA	700150	County Rev Stamp Sales		1,556.00-
2007/01/16	RA	700159	County Rev Stamp Sales		2,293.75-
2007/01/17	RA	700193	County Rev Stamp Sales		2,349.50-
2007/01/18	RA	700207	County Rev Stamp Sales		2,120.75-
2007/01/19	RA	700221	County Rev Stamp Sales		2,839.25-
2007/01/22	RA	700241	County Rev Stamp Sales		1,287.25-
2007/01/24	RA	700289	County Rev Stamp Sales		1,156.75-
2007/01/24	RA	700289	County Rev Stamp Sales		1,426.25-
2007/01/25	RA	700307	County Rev Stamp Sales		632.25-
2007/01/26	RA	700324	County Rev Stamp Sales		1,372.75-
2007/01/29	RA	700335	County Rev Stamp Sales		1,481.50-
2007/01/30	RA	700357	County Rev Stamp Sales		878.00-
2007/01/31	RA	700389	County Rev Stamp Sales		754.50-
JANUARY TOTAL					961.75-
FEBRUARY TOTAL					28,703.75-
ENDING BALANCE					1,613.00-
ENDING BALANCE					1,613.00-
ENDING BALANCE					69,035.25-

2/15/07	RECORDER REVENUE ACCOUNTS	1/01/2007	- 2/02/2007	TRANSACTION DESCRIPTION	BUDGET	RRECRPT1 REVENUES
	G/L DATE	JOURNAL TYPE	SOURCE			
ACCOUNT 0001-0006-0008	0410-0128			DESCRIPTION: Microfilm Roll Sales	.00	.00
				BEGINNING BALANCE		
ACCOUNT 0001-0006-0008	0410-0128			/ MAY TOTAL		.00
				ENDING BALANCE		.00

2/15/07	RECORDER REVENUE ACCOUNTS	1/01/2007	-	2/02/2007	TRANSACTION DESCRIPTION	BUDGET	RFCRPT1 REVENUES
=====	G/L DATE	JOURNAL TYPE SOURCE	=====	=====	=====	=====	=====
ACCOUNT 0001-0006-0008	0410-0132				DESCRIPTION: Data Sales		
					BEGINNING BALANCE		1,380.00-
	2007/01/03	700041	RA	CD Sales	Compact Disk Sales	3,000.00	100.00-
	2007/01/09	700085	RA	CD Sales	Compact Disk Sales		100.00-
ACCOUNT 0001-0006-0008	0410-0132	/	JANUARY TOTAL				200.00-
	2007/02/01	700403	RA	CD Sales	Compact Disk Sales		1,000.00-
ACCOUNT 0001-0006-0008	0410-0132	/	FEBRUARY TOTAL				1,000.00-
							-----
					ENDING BALANCE		2,580.00-
							=====

2/15/07	RECORDER REVENUE ACCOUNTS	1/01/2007	2/02/2007	RECRPT1
G/L DATE	JOURNAL TYPE SOURCE	TRANSACTION DESCRIPTION	BUDGET	REVENUES
ACCOUNT 0001-0006-0008 0410-0195		DESCRIPTION: Rental Hsg Support Progra	35,000.00	3,345.00-
		BEGINNING BALANCE		122.00-
		Rental Hsg Support Progra		4.00-
		ERecord-Rental Hsg Suppor		152.00-
		Rental Hsg Support Progra		116.00-
		Rental Hsg Support Progra		151.00-
		Rental Hsg Support Progra		129.00-
		Rental Hsg Support Progra		139.00-
		Rental Hsg Support Progra		102.00-
		ERecord-Rental Hsg Suppor		2.00-
		Rental Hsg Support Progra		133.00-
		ERecord-Rental Hsg Suppor		11.00-
		Rental Hsg Support Progra		122.00-
		Rental Hsg Support Progra		136.00-
		Rental Hsg Support Progra		109.00-
		ERecord-Rental Hsg Suppor		4.00-
		Rental Hsg Support Progra		122.00-
		Rental Hsg Support Progra		137.00-
		Rental Hsg Support Progra		136.00-
		Rental Hsg Support Progra		134.00-
		ERecord-Rental Hsg Suppor		114.00-
		Rental Hsg Support Progra		10.00-
		Rental Hsg Support Progra		138.00-
		Rental Hsg Support Progra		108.00-
		ERecord-Rental Hsg Suppor		7.00-
		Rental Hsg Support Progra		96.00-
		Rental Hsg Support Progra		96.00-
		ERecord-Rental Hsg Suppor		1.00-
		JANUARY TOTAL		2,531.00-
		Rental Hsg Support Progra		136.00-
		ERecord-Rental Hsg Suppor		1.00-
		FEBRUARY TOTAL		137.00-
		ENDING BALANCE		6,013.00-

ACCOUNT 0137-0006-0008 0410-0089		DESCRIPTION: Document Storage Fees		BUDGET	REVENUES
			BEGINNING BALANCE	120,000.00	11,235.00-
2007/01/03	700041	RA	Recorder D		378.00-
2007/01/03	700041	RA	ERecord-DS		12.00-
2007/01/04	700053	RA	Recorder D		489.00-
2007/01/04	700053	RA	Doc St Ch		6.00-
2007/01/08	700069	RA	Recorder D		408.00-
2007/01/08	700069	RA	Doc St Ch		6.00-
2007/01/08	700069	RA	Recorder D		519.00-
2007/01/08	700069	RA	Doc St Ch		21.00-
2007/01/09	700085	RA	Recorder D		399.00-
2007/01/10	700110	RA	Recorder D		459.00-
2007/01/11	700130	RA	Recorder D		339.00-
2007/01/11	700130	RA	Doc St Ch		3.00-
2007/01/11	700130	RA	ERecord-DS		6.00-
2007/01/12	700150	RA	Recorder D		414.00-
2007/01/12	700150	RA	ERecord-DS		33.00-
2007/01/16	700159	RA	Recorder D		402.00-
2007/01/17	700193	RA	Recorder D		420.00-
2007/01/18	700207	RA	Recorder D		453.00-
2007/01/18	700207	RA	ERecord-DS		12.00-
2007/01/18	700514	RA	Doc St Ch		15.00-
2007/01/19	700221	RA	Recorder D		393.00-
2007/01/22	700241	RA	Recorder D		444.00-
2007/01/24	700289	RA	Doc St Ch		69.00-
2007/01/24	700289	RA	Recorder D		444.00-
2007/01/24	700289	RA	Doc St Ch		12.00-
2007/01/24	700289	RA	Recorder D		459.00-
2007/01/25	700307	RA	Recorder D		381.00-
2007/01/25	700307	RA	ERecord-DS		30.00-
2007/01/26	700324	RA	Recorder D		513.00-
2007/01/26	700324	RA	Doc St Ch		15.00-
2007/01/29	700335	RA	Recorder D		363.00-
2007/01/29	700335	RA	ERecord-DS		21.00-
2007/01/30	700357	RA	Recorder D		309.00-
2007/01/30	700357	RA	Doc St Ch		12.00-
2007/01/31	700389	RA	Recorder D		327.00-
2007/01/31	700389	RA	ERecord-DS		3.00-
ACCOUNT 0137-0006-0008 0410-0089 / JANUARY TOTAL					8,589.00-
2007/02/01	700403	RA	Recorder D		444.00-
2007/02/01	700403	RA	Doc St Ch		3.00-
2007/02/01	700403	RA	ERecord-DS		3.00-
ACCOUNT 0137-0006-0008 0410-0089 / FEBRUARY TOTAL					450.00-
ENDING BALANCE					20,274.00-

2/15/07

RECORDER REVENUE ACCOUNTS 1/01/2007

- 2/02/2007

RRCPPT1

REVENUES

BUDGET

ACCOUNT 0137-0006-0008 0410-0181

RECORD DATE	JOURNAL TYPE	SOURCE	TRANSACTION DESCRIPTION	BUDGET	REVENUES
			DESCRIPTION: GIS Document Fees		
			BEGINNING BALANCE	.00	3,745.00-
2007/01/03	RA	Rec-GIS DS	Recorder-GIS Doc Storage		126.00-
2007/01/03	RA	ERecord-GI	ERecord-GIS Doc Storage		4.00-
2007/01/04	RA	Rec-GIS DS	Recorder-GIS Doc Storage		163.00-
2007/01/04	RA	GIS Doc Ch	GIS Document Storage Char		2.00-
2007/01/08	RA	Rec-GIS DS	Recorder-GIS Doc Storage		136.00-
2007/01/08	RA	GIS Doc Ch	GIS Document Storage Char		2.00-
2007/01/08	RA	Rec-GIS DS	Recorder-GIS Doc Storage		173.00-
2007/01/08	RA	GIS Doc Ch	GIS Document Storage Char		7.00-
2007/01/09	RA	Rec-GIS DS	Recorder-GIS Doc Storage		133.00-
2007/01/10	RA	Rec-GIS DS	Recorder-GIS Doc Storage		153.00-
2007/01/11	RA	Rec-GIS DS	Recorder-GIS Doc Storage		113.00-
2007/01/11	RA	GIS Doc Ch	GIS Document Storage Char		1.00-
2007/01/11	RA	ERecord-GI	ERecord-GIS Doc Storage		2.00-
2007/01/12	RA	Rec-GIS DS	Recorder-GIS Doc Storage		138.00-
2007/01/12	RA	ERecord-GI	ERecord-GIS Doc Storage		11.00-
2007/01/16	RA	Rec-GIS DS	Recorder-GIS Doc Storage		134.00-
2007/01/17	RA	Rec-GIS DS	Recorder-GIS Doc Storage		140.00-
2007/01/18	RA	Rec-GIS DS	Recorder-GIS Doc Storage		151.00-
2007/01/18	RA	ERecord-GI	ERecord-GIS Doc Storage		4.00-
2007/01/18	RA	GIS Doc Ch	GIS Document Storage Char		5.00-
2007/01/19	RA	Rec-GIS DS	Recorder-GIS Doc Storage		131.00-
2007/01/22	RA	Rec-GIS DS	Recorder-GIS Doc Storage		148.00-
2007/01/24	RA	GIS Doc Ch	GIS Document Storage Char		23.00-
2007/01/24	RA	Rec-GIS DS	Recorder-GIS Doc Storage		148.00-
2007/01/24	RA	GIS Doc Ch	GIS Document Storage Char		4.00-
2007/01/25	RA	Rec-GIS DS	Recorder-GIS Doc Storage		153.00-
2007/01/25	RA	ERecord-GI	ERecord-GIS Doc Storage		127.00-
2007/01/26	RA	Rec-GIS DS	Recorder-GIS Doc Storage		10.00-
2007/01/26	RA	GIS Doc Ch	GIS Document Storage Char		171.00-
2007/01/29	RA	Rec-GIS DS	Recorder-GIS Doc Storage		5.00-
2007/01/29	RA	ERecord-GI	ERecord-GIS Doc Storage		121.00-
2007/01/30	RA	Rec-GIS DS	Recorder-GIS Doc Storage		7.00-
2007/01/30	RA	GIS Doc Ch	GIS Document Storage Char		103.00-
2007/01/31	RA	Rec-GIS DS	Recorder-GIS Doc Storage		4.00-
2007/01/31	RA	ERecord-GI	ERecord-GIS Doc Storage		109.00-
					1.00-
					2,863.00-

ACCOUNT 0137-0006-0008 0410-0181 / JANUARY TOTAL

2007/02/01	RA	Rec-GIS DS	Recorder-GIS Doc Storage		148.00-
2007/02/01	RA	GIS Doc Ch	GIS Document Storage Char		1.00-
2007/02/01	RA	ERecord-GI	ERecord-GIS Doc Storage		1.00-

ACCOUNT 0137-0006-0008 0410-0181 / FEBRUARY TOTAL

ENDING BALANCE

6,758.00-



ACCOUNT	RECORDER	REVENUE	ACCOUNTS	1/01/2007	2/02/2007	TRANSACTION DESCRIPTION	BUDGET	REVENUES
0167-0006-0008	0410-0181			SOURCE		DESCRIPTION: GIS Document Fees	220,000.00	
						BEGINNING BALANCE		18,548.00-
				Rec GIS Fu		Recorder-GIS Fund		630.00-
				ERecordGIS		ERecord-GIS Fund		20.00-
				Rec GIS Fu		Recorder-GIS Fund		815.00-
				GIS Fd Ch		GIS Fund Charges		4.00-
				Rec GIS Fu		Recorder-GIS Fund		680.00-
				GIS Fd Ch		GIS Fund Charges		4.00-
				Rec GIS Fu		Recorder-GIS Fund		865.00-
				GIS Fd Ch		GIS Fund Charges		14.00-
				Rec GIS Fu		Recorder-GIS Fund		665.00-
				Rec GIS Fu		Recorder-GIS Fund		765.00-
				Rec GIS Fu		Recorder-GIS Fund		565.00-
				GIS Fd Ch		GIS Fund Charges		2.00-
				ERecordGIS		ERecord-GIS Fund		10.00-
				Rec GIS Fu		Recorder-GIS Fund		690.00-
				ERecordGIS		ERecord-GIS Fund		55.00-
				Rec GIS Fu		Recorder-GIS Fund		664.00-
				Rec GIS Fu		Recorder-GIS Fund		700.00-
				Rec GIS Fu		Recorder-GIS Fund		755.00-
				ERecordGIS		ERecord-GIS Fund		20.00-
				GIS Fd Ch		GIS Fund Charges		10.00-
				Rec GIS Fu		Recorder-GIS Fund		655.00-
				Rec GIS Fu		Recorder-GIS Fund		740.00-
				GIS Fd Ch		GIS Fund Charges		46.00-
				Rec GIS Fu		Recorder-GIS Fund		740.00-
				GIS Fd Ch		GIS Fund Charges		17.00-
				Rec GIS Fu		Recorder-GIS Fund		765.00-
				Rec GIS Fu		Recorder-GIS Fund		635.00-
				Rec GIS Fu		Recorder-GIS Fund		50.00-
				ERecordGIS		ERecord-GIS Fund		855.00-
				Rec GIS Fu		Recorder-GIS Fund		10.00-
				GIS Fd Ch		GIS Fund Charges		605.00-
				Rec GIS Fu		Recorder-GIS Fund		35.00-
				ERecordGIS		ERecord-GIS Fund		515.00-
				Rec GIS Fu		Recorder-GIS Fund		8.00-
				GIS Fd Ch		GIS Fund Charges		545.00-
				Rec GIS Fu		Recorder-GIS Fund		5.00-
				ERecordGIS		ERecord-GIS Fund		
								14,159.00-
								740.00-
								2.00-
								5.00-
								747.00-
								33,454.00-

ACCOUNT 0167-0006-0008 0410-0181 / JANUARY TOTAL 14,159.00-

ACCOUNT 0167-0006-0008 0410-0181 / FEBRUARY TOTAL 747.00-

ACCOUNT 0167-0006-0008 0410-0181 / FEBRUARY TOTAL 747.00-

ENDING BALANCE 33,454.00-

STATE STAMP INVENTORY AND RECEIPTS TO GENERAL LEDGER FOR JANUARY 2007		GENERAL LEDGER	Acct# 0151-0126-0001
<b>RECORDER</b>			
Inventory as of 12/29/2006	31,946.65	A	93,782.50
Inventory purchases for January 2007	85,576.00	B	23,726.00
Less stamps damaged or issued in error for January 2007	(551.00)	C	
Less inventory as of 01/31/2007	(56,338.15)	D	(60,101.00)
Total Receipts for January 2007	60,633.50	E=SUM(A:D)	
Plus 12/29/2006 receipts	4,906.00	F	4,906.00
Less 01/31/2007 receipts	(3,226.00)	G	
Total	62,313.50	H=SUM(E:G)	62,313.50
<p><b>B</b> = Amount includes an IDOR credit of \$15.00  <b>C</b> = Stamps were voided and will be or have been submitted to IDOR for credit  <b>F</b> = Receipts for the last business day of previous month  <b>G</b> = Receipts for the last business day of report month                      Adjustments are made by <b>F &amp; G</b> because the Recorder's daily receipts are not turned into the General Ledger until the next business day. These adjustments must be made in order to balance to the General Ledger.</p>			
<p><b>DON EVERHART</b>  <b>CHIEF DEPUTY RECORDER</b></p>			
<p>Total M=SUM(I:L)</p>			

ACCOUNT:0151	G/L DATE JOURNAL	Stamp Inventory	TRAN JRN	TYPE TYPE SOURCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	ACTUAL BALANCE
	2007/01/03	700041	RA	JE State	Revs State Rev Stamp Sales		744.50	93,782.50
	2007/01/04	700053	RA	JE State	Revs State Rev Stamp Sales		2,820.00	93,038.00
	2007/01/08	700069	RA	JE State	Revs State Rev Stamp Sales		1,834.00	90,218.00
	2007/01/08	700069	RA	JE State	Revs State Rev Stamp Sales		6,004.50	88,384.00
	2007/01/09	700085	RA	JE State	Revs State Rev Stamp Sales		1,981.00	82,379.50
	2007/01/10	700101	AP	JE AcctsPaybl	ILLINOIS D RECORDER/REAL	23,726.00		80,398.50
	2007/01/10	700110	RA	JE State	Revs State Rev Stamp Sales		1,803.00	104,124.50
	2007/01/11	700130	RA	JE State	Revs State Rev Stamp Sales		3,112.00	102,321.50
	2007/01/12	700150	RA	JE State	Revs State Rev Stamp Sales		4,587.50	99,209.50
	2007/01/16	700159	RA	JE State	Revs State Rev Stamp Sales		4,699.00	94,622.00
	2007/01/17	700193	RA	JE State	Revs State Rev Stamp Sales		4,241.50	89,923.00
	2007/01/18	700207	RA	JE State	Revs State Rev Stamp Sales		5,678.50	85,681.50
	2007/01/19	700221	RA	JE State	Revs State Rev Stamp Sales		2,574.50	80,003.00
	2007/01/22	700241	RA	JE State	Revs State Rev Stamp Sales		2,313.50	77,428.50
	2007/01/24	700289	RA	JE State	Revs State Rev Stamp Sales		2,852.50	75,115.00
	2007/01/24	700289	RA	JE State	Revs State Rev Stamp Sales		1,264.50	72,262.50
	2007/01/25	700307	RA	JE State	Revs State Rev Stamp Sales		2,745.50	70,998.00
	2007/01/26	700324	RA	JE State	Revs State Rev Stamp Sales		2,963.00	68,252.50
	2007/01/29	700335	RA	JE State	Revs State Rev Stamp Sales		1,756.00	65,289.50
	2007/01/30	700357	RA	JE State	Revs State Rev Stamp Sales		1,509.00	63,533.50
	2007/01/31	700389	RA	JE State	Revs State Rev Stamp Sales		1,923.50	62,024.50
						23,726.00	57,407.50	60,101.00
ACCOUNT:0151	0126-0001				JANUARY TOTAL			
	2007/02/01	700403	RA	JE State	Revs State Rev Stamp Sales		3,226.00	56,875.00
					FEBRUARY TOTAL	.00	3,226.00	56,875.00
ACCOUNT:0151	0126-0001				DATE RANGE TOTALS	23,726.00	60,633.50	56,875.00

Date	End-of-day (EOD) register balance	CREDIT to General Ledger	EOD register +/- (-)	Stamp Purchases
12/01/2006	89,342.15	-		
12/04/2006	86,317.15	3,025.00		
12/05/2006	84,993.65	1,323.50		
12/06/2006	82,574.65	2,419.00		
12/07/2006	79,745.65	2,829.00		
12/08/2006	73,771.65	5,974.00		
12/11/2006	69,545.65	4,226.00		
12/12/2006	66,454.65	3,091.00		
12/13/2006	64,681.65	1,773.00		
12/14/2006	61,209.15	3,472.50		
12/15/2006	60,164.15	1,045.00		
12/18/2006	52,469.65	7,694.50		
12/19/2006	51,295.15	1,174.50		
12/20/2006	48,334.65	2,960.50		
12/21/2006	44,935.65	3,399.00		
12/22/2006	41,444.15	3,491.50		
12/26/2006	38,224.15	3,220.00		
12/27/2006	38,048.65	175.50		
12/28/2006	36,852.65	1,196.00		
12/29/2006	31,946.65	4,906.00		
	<b>December Total:</b>	<b>57,395.50</b>	<b>-</b>	<b>-</b>

Day Average: 2,869.78

Don Everhart  
Chief Deputy Recorder

Date	End-of-day (EOD) register balance	CREDIT to General Ledger	EOD register + / (-)	Stamp Purchases
01/02/2007	31,202.15	744.50		
01/03/2007	28,382.15	2,820.00		
01/04/2007	26,533.15	1,834.00	15.00	
01/05/2007	20,528.65	6,004.50		
01/08/2007	18,547.65	1,981.00		
01/09/2007	16,744.65	1,803.00		
01/10/2007	13,632.65	3,112.00		
01/11/2007	9,045.15	4,587.50		
01/12/2007	4,346.15	4,699.00		
01/15/2007	4,346.15	-		
01/16/2007	104.65	4,241.50		
01/17/2007	79,856.15	5,678.50	146.00	85,576.00
01/18/2007	77,281.65	2,574.50		
01/19/2007	74,968.15	2,313.50		
01/22/2007	73,703.65	1,264.50		
01/23/2007	70,851.15	2,852.50		
01/24/2007	68,105.65	2,745.50		
01/25/2007	65,142.65	2,963.00		
01/26/2007	63,386.65	1,756.00		
01/29/2007	61,877.65	1,509.00		
01/30/2007	59,954.15	1,923.50		
01/31/2007	56,338.15	3,226.00	390.00	
<b>January Total:</b>		<b>60,633.50</b>	<b>551.00</b>	<b>85,576.00</b>
Day Average:		2,756.07		

**don.everhart:**  
Stamp damaged by PTAX machine. Stamp voided & will be submitted to IDOR for credit.

**don.everhart:**  
Stamp issued in error (In). Stamp voided & will be submitted to IDOR for credit.

**don.everhart:**  
\$ 15.00 IDOR credit (01/04/07)  
\$ 85,561.00 purchase

**don.everhart:**  
Stamp damaged by PTAX machine. Stamp voided & will be submitted to IDOR for credit.

**Don Everhart**  
Chief Deputy Recorder

DATE	(A) ASCENDING REGISTER	(B) DESCENDING REGISTER	(C) TOTAL OF COLUMNS (A) AND (B)
12/1	42997485	8934215	
12/2	43299985	8631715	
12/3	43432335	8499365	
12/4	43674235	8257465	
12/5	43957135	7974565	
12/6	44554535	737165	
12/7	44977135	6954565	
12/8	45286235	6645465	
12/9	45463535	6468165	
12/10	45810785	6120915	
12/11	45915285	6016415	
12/12	46684735	5246965	
12/13	46802185	5129515	
12/14	47098285	4833465	
12/15	47438135	4493565	
12/16	47787285	4144415	
12/17	48109285	3822415	
12/18	48126835	3804865	
12/19	48246435	3685265	
12/20	48237035	3194465	

DATE	(A) ASCENDING REGISTER	(B) DESCENDING REGISTER	(C) TOTAL OF COLUMNS (A) AND (B)
1/2	48811485	3120215	
1/3	49093485	2838215	
1/4	49278385	2653315	
1/5	49878835	2052865	
1/8	50076935	1854765	
1/9	50257235	1674465	
1/10	50568435	1363265	
1/11	51027185	904575	
1/12	51497085	434615	
1/14	51921235	10465	
1/17	51921235	8568065	489300
1/17	52503685	7985615	
1/18	52761135	7728165	
1/19	52992485	7496815	
1/22	53118935	7370365	
1/23	53404185	7085115	
1/24	53678735	6810565	
1/25	53975035	6514265	
1/26	54150635	6338665	
1/29	54301535	6187765	
1/30	54493885	5985465	
1/31	54855485	5633815	

Recorder's Receivable Reconciliation

January 2007

<u>Date</u>		<u>General 0001</u>	<u>Doc Storage 0137</u>	<u>GIS 0167</u>
1/2/2007	Recorder	1,274.75	980.00	490.00
1/3/2007	General Ledger	1,274.75	980.00	490.00
	Difference	-	-	-
1/3/2007	Recorder	1,285.75	988.00	494.00
1/4/2007	General Ledger	1,285.75	988.00	494.00
	Difference	-	-	-
1/4/2007	Recorder	1,295.75	996.00	498.00
1/5/2007	General Ledger	1,285.75	988.00	494.00
	Difference	10.00	8.00	4.00
1/5/2007	Recorder	1,326.75	1,020.00	510.00
1/8/2007	General Ledger	1,326.75	1,020.00	510.00
	Difference	-	-	-
1/8/2007	Recorder	1,326.75	1,020.00	510.00
1/9/2007	General Ledger	1,326.75	1,020.00	510.00
	Difference	-	-	-
1/9/2007	Recorder	1,326.75	1,020.00	510.00
1/10/2007	General Ledger	1,326.75	1,020.00	510.00
	Difference	-	-	-
1/10/2007	Recorder	1,331.75	1,024.00	512.00
1/11/2007	General Ledger	1,331.75	1,024.00	512.00
	Difference	-	-	-
1/11/2007	Recorder	1,331.75	1,024.00	512.00
1/12/2007	General Ledger	1,331.75	1,024.00	512.00
	Difference	-	-	-
1/12/2007	Recorder	1,331.75	1,024.00	512.00
1/16/2007	General Ledger	1,331.75	1,024.00	512.00
	Difference	-	-	-
1/16/2007	Recorder	1,331.75	1,024.00	512.00
1/17/2007	General Ledger	1,331.75	1,024.00	512.00
	Difference	-	-	-
1/17/2007	Recorder	1,357.75	1,044.00	522.00
1/18/2007	General Ledger	1,357.75	1,044.00	522.00
	Difference	-	-	-
1/18/2007	Recorder	1,357.75	1,044.00	522.00
1/19/2007	General Ledger	1,357.75	1,044.00	522.00
	Difference	-	-	-

Recorder's Receivable Reconciliation

January 2007

<u>Date</u>		<u>General 0001</u>	<u>Doc Storage 0137</u>	<u>GIS 0167</u>
1/19/2007	Recorder	1,357.75	1,044.00	522.00
1/22/2007	General Ledger	1,357.75	1,044.00	522.00
	Difference	-	-	-
1/22/2007	Recorder	1,472.75	1,136.00	568.00
1/23/2007	General Ledger	1,357.75	1,044.00	522.00
	Difference	115.00	92.00	46.00
1/23/2007	Recorder	1,513.75	1,152.00	585.00
1/24/2007	General Ledger	1,513.75	1,152.00	585.00
	Difference	-	-	-
1/24/2007	Recorder	1,397.75	1,064.00	541.00
1/25/2007	General Ledger	1,397.75	1,064.00	541.00
	Difference	-	-	-
1/25/2007	Recorder	1,424.75	1,084.00	551.00
1/26/2007	General Ledger	1,424.75	1,084.00	551.00
	Difference	-	-	-
1/26/2007	Recorder	1,424.75	1,084.00	551.00
1/29/2007	General Ledger	1,424.75	1,084.00	551.00
	Difference	-	-	-
1/29/2007	Recorder	1,444.75	1,100.00	559.00
1/30/2007	General Ledger	1,444.75	1,100.00	559.00
	Difference	-	-	-
1/30/2007	Recorder	1,444.75	1,100.00	559.00
1/31/2007	General Ledger	1,444.75	1,100.00	559.00
	Difference	-	-	-
1/31/2007	Recorder	1,449.75	1,104.00	561.00
2/1/2007	General Ledger	1,449.75	1,104.00	561.00
	Difference	-	-	-
Explanation of differences: 01/04/07 receipts deposited 01/08/07 01/22/07 receipts deposited 01/24/07				
DON EVERHART				
CHIEF DEPUTY RECORDER				



ACCOUNT:0001	G/L DATE JOURNAL	Due From Recording Chrgs	TRAN JRN	TYPE	SOURCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	ACTUAL BALANCE
	2007/01/02	700006	RA	JE	MISC CODE	Recorder	2,916.00		1,641.25-
	2007/01/04	700053	RA	JE	Rec FeeCH	Recording Fee Charges	11.00		1,274.75
	2007/01/08	700069	RA	JE	Rec FeeCH	Recording Fee Charges	10.00		1,285.75
	2007/01/08	700069	RA	JE	Record Rec	Recorder Receivable		5.00	1,295.75
	2007/01/08	700069	RA	JE	Rec FeeCH	Recording Fee Charges	36.00		1,290.75
	2007/01/11	700130	RA	JE	Rec FeeCH	Recording Fee Charges	5.00		1,326.75
	2007/01/18	700514	RA	JE	Rec FeeCH	Recording Fee Charges	26.00		1,331.75
	2007/01/24	700289	RA	JE	Rec FeeCH	Recording Fee Charges	115.00		1,357.75
	2007/01/24	700289	RA	JE	Rec FeeCH	Recording Fee Charges	41.00		1,472.75
	2007/01/25	700307	RA	JE	Record Rec	Recorder Receivable		116.00	1,513.75
	2007/01/26	700324	RA	JE	Rec FeeCH	Recording Fee Charges	27.00		1,397.75
	2007/01/30	700357	RA	JE	Rec FeeCH	Recording Fee Charges	20.00		1,424.75
ACCOUNT:0001	0122-0022				JANUARY TOTAL		3,207.00	121.00	1,444.75
	2007/02/01	700403	RA	JE	Rec FeeCH	Recording Fee Charges	5.00		1,449.75
ACCOUNT:0001	0122-0022				FEBRUARY TOTAL		5.00	.00	1,449.75
ACCOUNT 0001	0122-0022	DATE RANGE TOTALS					3,212.00	121.00	1,449.75

G/L DATE JOURNAL	TRAN JRN	TYPE TYPE	SOURCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	ACTUAL BALANCE
ACCOUNT: 0137 0122-0022	Due From Recording	Chrgs					8.00
2007/01/02	700006	RA	JE MISC	Recorder	729.00		737.00
2007/01/02	700006	RA	JE MISC	Recorder	243.00		980.00
2007/01/04	700053	RA	JE Doc St Ch	Document Storage Charges	6.00		986.00
2007/01/04	700053	RA	JE GIS Doc Ch	GIS Document Storage Char	2.00		988.00
2007/01/08	700069	RA	JE Doc St Ch	Document Storage Charges	6.00		994.00
2007/01/08	700069	RA	JE GIS Doc Ch	GIS Document Storage Char	2.00		996.00
2007/01/08	700069	RA	JE Stg Rec	Storage Receivable		4.00	992.00
2007/01/08	700069	RA	JE Doc St Ch	Document Storage Charges	21.00		1,013.00
2007/01/08	700069	RA	JE GIS Doc Ch	GIS Document Storage Char	7.00		1,020.00
2007/01/11	700130	RA	JE Doc St Ch	Document Storage Charges	3.00		1,023.00
2007/01/11	700130	RA	JE GIS Doc Ch	GIS Document Storage Char	1.00		1,024.00
2007/01/18	700514	RA	JE Doc St Ch	Document Storage Charges	15.00		1,039.00
2007/01/18	700514	RA	JE GIS Doc Ch	GIS Document Storage Char	5.00		1,044.00
2007/01/24	700289	RA	JE Doc St Ch	Document Storage Charges	69.00		1,113.00
2007/01/24	700289	RA	JE GIS Doc Ch	GIS Document Storage Char	23.00		1,136.00
2007/01/24	700289	RA	JE Doc St Ch	Document Storage Charges	12.00		1,148.00
2007/01/24	700289	RA	JE GIS Doc Ch	GIS Document Storage Char	4.00		1,152.00
2007/01/25	700307	RA	JE Stg Rec	Storage Receivable		88.00	1,064.00
2007/01/26	700324	RA	JE Doc St Ch	Document Storage Charges	15.00		1,079.00
2007/01/26	700324	RA	JE GIS Doc Ch	GIS Document Storage Char	5.00		1,084.00
2007/01/30	700357	RA	JE Doc St Ch	Document Storage Charges	12.00		1,096.00
2007/01/30	700357	RA	JE GIS Doc Ch	GIS Document Storage Char	4.00		1,100.00
JANUARY TOTAL					1,184.00	92.00	1,100.00
2007/02/01	700403	RA	JE Doc St Ch	Document Storage Charges	3.00		1,103.00
2007/02/01	700403	RA	JE GIS Doc Ch	GIS Document Storage Char	1.00		1,104.00
FEBRUARY TOTAL					4.00	.00	1,104.00
DATE RANGE TOTALS					1,188.00	92.00	1,104.00

ACCOUNT: 0137 0122-0022

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ACCOUNT: 0137 0122-0022

ACCOUNT 0137 0122-0022 DATE RANGE TOTALS

ACCOUNT	G/L DATE	JOURNAL	TYPE	SOURCE	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT	ACTUAL BALANCE
ACCOUNT:0167	0122-0022	Due From Recording	Chrgs					725.00--
	2007/01/02	RA	JE	MISC CODE	Recorder	1,215.00		490.00
	2007/01/04	RA	JE	GIS Fd Ch	GIS Fund Charges	4.00		494.00
	2007/01/08	RA	JE	GIS Fd Ch	GIS Fund Charges	4.00		498.00
	2007/01/08	RA	JE	GIS Rec	GIS Receivable		2.00	496.00
	2007/01/08	RA	JE	GIS Fd Ch	GIS Fund Charges	14.00		510.00
	2007/01/11	RA	JE	GIS Fd Ch	GIS Fund Charges	2.00		512.00
	2007/01/18	RA	JE	GIS Fd Ch	GIS Fund Charges	10.00		522.00
	2007/01/24	RA	JE	GIS Fd Ch	GIS Fund Charges	46.00		568.00
	2007/01/24	RA	JE	GIS Fd Ch	GIS Fund Charges	17.00		585.00
	2007/01/25	RA	JE	GIS Rec	GIS Receivable		44.00	541.00
	2007/01/26	RA	JE	GIS Fd Ch	GIS Fund Charges	10.00		551.00
	2007/01/30	RA	JE	GIS Fd Ch	GIS Fund Charges	8.00		559.00
ACCOUNT:0167	0122-0022	JANUARY TOTAL				1,330.00	46.00	559.00
	2007/02/01	RA	JE	GIS Fd Ch	GIS Fund Charges	2.00		561.00
ACCOUNT:0167	0122-0022	FEBRUARY TOTAL				2.00	.00	561.00
ACCOUNT 0167	0122-0022	DATE RANGE TOTALS				1,332.00	46.00	561.00